SPOTLIGHT

JANUARY 2021

NO LIMITS

REACHING GREATER HEIGHTS

NECESSITY CREATES OPPORTUNITY

Steve Greer
Chief Executive Officer
American Income Life &
National Income Life Divisions

Necessity is the mother of invention. – Plato

It can feel a little awkward talking about the degree of success AIL-NILICO experienced last year in the face of COVID-19. Obviously, nobody wants to come across as profiting from a pandemic; the damage to other sectors of our economy has been so severe, many businesses will never recover. I don't think it's an exaggeration to say that those businesses (us included) who have managed to survive will never be the same, for better or worse.

If 2020 was a pivotal year for AIL-NILICO, 2021 is the year to capitalize on what we have learned, refine our processes, and take it to the next level. This is no small thing, continuing to evolve as proactively as we can in an even more unpredictable world. The keys to our continued evolution will be remaining open to new and unexpected opportunities and being adaptable quickly to change.

Our shift from in-person sales to virtual was born of an immediate necessity: figure something out quickly or we're dead in the water. We may have eventually decided to give virtual sales a try, but for it to happen as quickly as it did could probably best be classified as "desperate times call for desperate measures." We had no idea what would happen, but we had to *do something.* Regardless of how we got there, that crucial, yet risky, decision has had an enormous impact on our business model and opened up even more opportunities for our customers, our sales force, potential recruits, and our Company as a whole.

Given the state of our world even before COVID, you really can't blame anyone for not being entirely comfortable allowing total strangers into their homes. COVID just added another level of mistrust and fear to that equation. COVID has also served to make people aware of their own mortality and the need to provide financial protection for their loved ones. The virtual in-home visit allows customers to meet with an AIL-NILICO agent in the safety and comfort of their home without the uncertainty and potential health risks of an in-person visit. The 2020 Insurance Barometer reports that for the first time, consumers prefer buying insurance by "alternative distribution methods"— phone, mail, or online — rather than in-person sales. And they don't even have to wear pants!

Our agents were concerned not only for their health and safety (and that of their families) but their ability to make a living. As a Company, we had to address their concerns and the well-being of potential recruits. Think about this for a minute: Many associates brought on board via virtual recruiting after March of last year have never been in the field. Some may have never actually set foot in their SGA office or met their SGA in person. And yet, they thrive.

Rather than limiting the way we do business, conducting business virtually has instead created even more opportunities. Suddenly, the door to *Opportunity Unlimited* is open to a whole new world of people who did not have access before: people with physical/mobility challenges or those with transportation issues. Travel, being away from family, etc. are no longer issues limiting people's ability to commit to a career with AIL-NILICO. Specifically, virtual selling provides a career opportunity many may not have previously felt they could pursue.

A solution born out of necessity has allowed us to post the best year in Company history and provide opportunities to more people than ever before. Virtual selling and recruiting are here to stay.

SPOTLIGHT

ARC.AILife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

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American Income National Income life insurance companies **NEWS**

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VOL. 54 NO. 1

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: **futuresga@ailife.com.**

Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday, 2/19** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by **Wednesday, 2/24.** eApp business excluded from the 7 day hold should be uploaded by **Friday, 2/26** before 3:30 p.m. CST to count for **February** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

$9,557,966 **in total BONUSES were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Pages 36–44.**

$6,959,805 **in total November RENEWALS were paid out in December to 4,721 total agents.**

RECORD BREAKER

1

MORIAH CHANDLER
Supervising Agent
YTD $1,001,807 1st 6 Mo Agt
YTD $1,476,253 Net ALP

SPOTLIGHT DIGITAL is now on the web!

Spotlight.AILAgents.com
Username: **AIL** | Password: **thrive2021!**

See your SGA or manager if you need assistance.

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2021 Awards Presentation are: the Top SGA per category from Categories I–XII based on Performance Factor (minimum 100%), the TOP MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2021 Convention Qualifications online at ARC.AILife.com or ARC.NILife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at The Grand at Moon Palace in Cancun, Mexico. The convention will be held May 5–8, 2021.**

LOOK FOR ME!

ANNIVERSARIES

29 YEARS OF SERVICE
Tom Williams, SGA

22 YEARS OF SERVICE
Bobby Gujral, RGA
Krissa Hensley, PR

20 YEARS OF SERVICE
Erica Dalager, PR
David Wang, RGA

19 YEARS OF SERVICE
Zach Hart, SGA
Nancy Myers, AGT
Ryan Stenglein, RGA
Thomas Tulowiecki, AGT

17 YEARS OF SERVICE
Devin Phillips, AGT

15 YEARS OF SERVICE
Larry Chick, AGT
Michael Vasu, SGA

14 YEARS OF SERVICE
AshLynn Orng, SGA
Jackie Alston, AGT
Mark Beckford, SGA
Dustin Dunbar, RGA
Lee Jeffers, RGA

13 YEARS OF SERVICE
Nicholas Lorence, SGA
Mark Flemm, PR
Amanda Mlinaz, PR
Katherine Pratt, PR

12 YEARS OF SERVICE
Maria Diringer, AGT
Dianna Lueke, PR
Aaron Parks, MGA
Jessica Wilhite, GA

11 YEARS OF SERVICE
Hunter Houvener, RGA
James Keefer, AGT
George Murry, PR
Ruth Randall, AGT
Anna Senra, GA
Peer Shmelzer, GA
Judy Spade, PR

10 YEARS OF SERVICE
Howard Dotson, AGT
Aaron Haynes, MGA
Chris McFoy, RGA

9 YEARS OF SERVICE
Erin Allen, RGA
Elyse Bryan, RGA
Shawntae Collins, MGA
Joshua Dishong, RGA
Pamela Faircloth, AGT
Oscar Gastelum, GA
Paul Kelly, RGA
Richard Mansfield, MGA
Marcus Moody, MGA
Anthony Sava, GA

8 YEARS OF SERVICE
Glenn Arakawa, SA
Anacleto Arevalo, RGA
Lisa Bennett, PR
Jeanette Dodd, PR
Meaghan Krecsko, RGA
Erikka Michaels, GA

7 YEARS OF SERVICE
Adem Abdula, MGA
Tiffany Babin-Washington, RGA
Bradley Christiansen, GA
Tucker Gregor, AGT
James Harding, RGA
Danny Juskiw, MGA
Andrea Kessler, AGT
Morgan Lobello, RGA
Murray Nagler, SA
Jordan Reinhold, GA

6 YEARS OF SERVICE
Omar Billy, RGA
Timothy Copenhaver, AGT
Eugene Garcia, MGA
Nicholas Gasparro, AGT
Thomas Huynh, GA
Brenda Lara Navarro, AGT
Dawid Liniewski, AGT
Brody Maughan-Evanson, RGA
Wilmer Jimenez, AGT
Virakbot Oung, AGT
Angelique Piquion, MGA
Darcy Schrieber, RGA
Ryan Witham, MGA

5 YEARS OF SERVICE
John Bernet, AGT
Donna Bodine, SA
Brenda Fox, MGA
Karima Hartani, AGT
Evelyn Howell, GA
Sophony Jorvelus, AGT
John Lamere, RGA
Demitrius Lucas, MGA
Stuart Pagan, RGA
Kerry Zorns, RGA

4 YEARS OF SERVICE
Gregorio Albao, AGT
David Carpenter, RGA
Bretta Cummings, MGA
Antonio Flores, SA
Hector Giron-Soto, GA
Keerat Grewal, AGT
Walter Icaza, RGA
Kristina Joachim, MGA
Kevin Kennedy, GA
Matthew Lehman, GA
Chase Miller, RGA
Laurence Moore, AGT
Deborah Noga, MGA
Cody Nykoliation, GA
Ebuwa Otagho, MGA
Andrew Pierce, SA
Nicole Preston, MGA
Jennifer Ragan, MGA
Iris Saavedra, SGA
Shannon Stroud, AGT
Zlata Titova, GA
Connie Torres, AGT
Jeffrey von Kienast, RGA
John Zwald, AGT

3 YEARS OF SERVICE
Altina Arakelian, MGA
Nicole Barabas, SA
Adrienne Bragas, RGA
Gregory Caldwell, GA
Justin Campbell, MGA
Sergio Carta, RGA
Julie Childs, SA
Jessica Daniels, GA
Steven Dell, RGA
Marissa Ellis, SA
Everett Farr, MGA
Tevita Folau, AGT
Tina Fu, SA
Hasan Ghazal, MGA
Damen Hartwick, SA
Kellie Hoffman, GA
Jessie Holland, RGA
Mark Kurzendoerfer, AGT
Alyssa Libby, MGA
Ameenah Little, MGA
Rielly Maher, MGA
Jennylyn Militante-Radnoty, MGA
Joseph Moceri, MGA
Chad Muise, GA
Alec Seibold, MGA
Jeffrey A Smith, RGA
Nathan Stuck, MGA
Kelvin Taylor, MGA
Justin Thompson, SA
Crystal Vairetta, MGA

2 YEARS OF SERVICE
Laila Abadi, GA
Chabeli Aguiar Nodal, AGT
Cody Allen, MGA
Danial Arif, GA
William Benline, GA
Suely Bodart, MGA
Jeffrey Borkowski, AGT
Stephanie Burghardt, GA
Sean Byler, GA
Leah-Anne Campbell, AGT
Brandon Campinelli, SA
Rosicella Castro, GA
Nidajaved Cheema, SA
Jessica Christersson, PR
Christian Cortes, SA
Barry A Dillah, SA
Christopher Fenwick, AGT
Mark Helton, GA
Criseida Hernandez, PR
Jasmin Hidalgo, SA
Ramsey Holler, SA
Henry Jacobs, SA
Demetrius James, GA
Michael Jang, GA
Kyle Jones, MGA
Kenrick Ledoux, GA
Nella Lejeune, SA
Juan Leonardo, SA
Jon Linker, AGT
Dana Martin Gonzalez, SA
Samuel Marzula, GA
Brinsley Maughan-Evanson, GA
Zachary McCormack, GA
Clyde McDermid, AGT
Timothy Miller, SA
Suzanne Moroney, GA
Shannon Moses, AGT
Linh Nguyen, PR
Edmond Obodai, SA
Rebecca O'Neal, AGT
John Orr, SA
Annette Ortiz, AGT
Jean-Marie Otiom, SA
Christina Pinnock, AGT
Mark Reilly, GA
Abeni Reynolds, SA
Anthony Rivellino, AGT
Katy Rivera, GA
Carel Smith, AGT
Antonino Taormina, MGA
Devin Taylor, AGT
Henderson Torrealba Jaimes, SA
Johnathan Willie, SA

1 YEAR OF SERVICE
Irshad Abdulmajeed, SA
Chilynn Acevedo, MGA
Jatavious Adams, AGT
Sandra Aguirre, SA
Bradley Allen, SA
Juan Almaraz-Segura, AGT
Ama Asamoah, PR
Jonathan Asi, GA
Taiah Bailey, SA
Richie Baluyut, AGT
Jesus Barajas, AGT
Sheila Bennett, GA
Bhavneet Bhatia, PR
Kimbria Bracey, SA
Aistis Brilinkevicius, SA
Brandon Brown, AGT
Alexandra Bumford, AGT
Annabelle Busia, PR
Yashica Caffee, SA
Jacob Campbell, SA
Katlynn Carver, GA
Willy Castillo, SA
Tanniedra Childs, AGT
Melinda Christensen, SA
Tyler Church, GA
Jose Collazo, GA
Jonathan Collins, AGT
Angelique Dahl, SA
Ariane Davis, AGT
Samuel Deatly, AGT
Michael Dennis, SA
Steven Diaz-Delgado, AGT
Stephen Drepko, AGT
Matthew Eberhardt, SA
Sharon Eckenrod, AGT
Nesrine El Hassan, SA
Aiyanna Epps, AGT
Firon Esmail, GA
Zachary Filter, SA
Karyn Flury, AGT
Stacie Freye, SA
Elaine Gamble, AGT
Emilse Gil, SA
Bruce Givens, SA
Isaiah Gordon, AGT
Travis Gray, AGT
Kendrick Greene, SA
Biagio Gurciullo, AGT
Markella Hamizidis, SA
Joshua Hammond, SA
Montana Hanson, GA
Amber Harris, AGT
Jakya Hathorn, AGT
Chalisa Holmes, SA
Joshua Hosenbold, AGT
Malcolm Howard, SA
Evelyn Hoyos, GA
Gabriel Hurst, SA
Nasir Imodagbe, AGT
Victor Jadoo, SA
Nicolas Jaroslavsky, SA
Ryan Jarvie, GA
Brandon C Johnson, GA
Jimmy Johnson, SA
Miles Johnson, AGT
Zakiya Jones, AGT
Gunnar Jorstad, GA
Dimuthu Kelegama, GA
Payton Kellogg-Clarke, SA
Monica Kennedy, SA
Nesy Kitwa, AGT
Peter Ko, SA
Benci Lavorini, GA
Thor Leighton, MGA
Katherine Lim, GA
William Lin, AGT
Victor Liu, SA
Diana Loza Sanchez, SA
Joseph Medaugh, AGT
Sean Melaven, SA
Cameron Mitchell, AGT
Jeremy Mitchell, AGT
Sumarah Montas-Brown, SA
Maria Elisa Moros Ojeda, SA
Ashley Mysza, SA
Michael Newcomer, AGT
Faith Newsome, SA
Franivan Nieto, GA
Souleymane Nimaga, AGT
Jasmyne Norris, MGA
Melissa Nunez, SA
Connor O'Leary, SA
Jose Otero, AGT
Hannah Bradley , SA
Junior Pena, SA
Kelly Plouffe, SA
Kirsten Puhl, MGA
Daniela Quintero, AGT
Angel Ramirez, SA
Gary Rausa-Augustin, AGT
Jeffrey Rauscher, SA
Andres Rodriguez, AGT
Cartiza Rojas, SA
Karla Romero, SA
Zorhedy Romero Aranda, GA
Leia Sanders, GA
Zoya Sandhu, AGT
Alicia Sang, GA
Michael Santosuosso, SA
Julie Schwab, AGT
Johan Sifontes, SA
Charles Smith, SA
Charles Son, GA
Jessica Specht, SA
Shah Staneckzai, AGT
Sonia Steele, AGT
Ethan Stingley, SA
Bryan Stoddard, AGT
Stephanie Stone, AGT
Diane Stroud, AGT
Bowen Sweeney, SA
Paul Szantyr, SA
Morvarid Tadayon, GA
Tony Lemisio Tagaloa, AGT
Sussy Taveras, AGT
Delaine Tavormina, MGA
Kepueli Teputepu, AGT
Martha Tortorello, SA
Shane Towe, AGT
David Tucker, SA
Annette Tushabomwe, AGT
Maata Vailea, AGT
Amy Vasquez, AGT
Jonathan Villa, AGT
Travis Walker, SA
Caitlyn Webb, SA
Timothy Wells, SA
Scott Whitford, SA
Mary Wickwire, SA
Gary Wilson, SA
Jessica Wilson, GA
Daniel Wolf, SA
Misty Zahn, AGT

PROMOTIONS

STATE GENERAL AGENT
Tristan Dlabik
Richard Pazak
Nicole Sanders

REGIONAL GENERAL AGENT
Joseph McCallister
Regina Koonce
Michelle Olivo

MASTER GENERAL AGENT
Dustin Caso
Kalen Dugan
Jonathan Hanaway
Sandra Nicholas
Jasmyne Norris
Carmen Pena
Jhonatan Quintero
Roy Stephens
Krystal Walters

70% GENERAL AGENT
Chilynn Acevedo
Hussain Aleid
Sheila Bennett
Robin Evans
Carly Ferraro
Jaime Fuentes
Alexia Gonzalez
Stuart Guthrie
Ashley Johnson
Sierra Kelsey
Kevin Knowles
Alejandra Larez Morales
Victoria Lindner
Nevin Pastrano
Adianez Rodriguez
Anthony Scaccia

67.5% GENERAL AGENT
David Archer
Maria Arevalo
Bledar Bane
Dain Bowen
Nathan Gay
Carrington Hanna
Joseph Michelin
Stefani Miller
Eric Mori
Melissa Nguyen
David Pinilla
Christopher Rantanes
Steven Reeves
Siddhant Satoskar
John Schaeffer
Cory Sims
Katharine Thorne
Vivian Trinh

65% SUPERVISING AGENT
Keshawn Baines
Robin Baron-Dealmeida
Crystal Ben
Kelley Brettell
Daniel Bricker
Ashlee Cook
Dylan Coon
Breunna Crawford
Marissa Deckard
Michael Dennis
Kendra Ellison
Vincenzo Garcia
Jorgi Hess
Lussie Hilton
Michelle Johnson
Michelle Kurtz
Sarah Lee
Sara Litvac
Brinsley Maughan-Evanson
Beth Meyerholz
Maria Elisa Moros Ojeda
Shanyla Nelson
Kristi Pack
Elizabeth Palomares
Ronald Rodriguez Garcia
Fredrick Sandoval
Michael Stanford
Noah Todd
Aniayansi Urdaneta
John Wegert

62.5% SUPERVISING AGENT
Olalekan Akinnusi
Holli Allien
Nico Amaro
Margaret Anderson
Sophia Anderson
Kelechi Anele
Victor Antunez
Jose Arevalo
Jillian Arshadi
Nikki Asbury
Kenneth Barker
James Bell
Felipe Cabrera Lalinde
Leila Chavez
Ethan Collie
Julian Committee
Beau Cullen
Joshua Curry
Tracy Cutler
Larry Davis
Juan Delgado
Michael Donovan
Nesrine El Hassan
Hollie Ellers
Kimberley Ellis
Jarret Eyben
Karen Fagan
Brandon Farias
Hannah Fite
Arielle Friedman
Swathi Gajendra
Leonard Garcia Sanoja
Gerardo Garza
Emilse Gil
Danielle Gilmore
Meagan Godfrey
Kevin Greene
Ruby Hamrick
Jennifer Harris
Shayla Harris
Dawn Harris Roblero
Sara Hart
Maria Hinderleider
Jenna Hughson
Raiq Hussain
Christopher Johnson
Britton Kelso
Emily Klich
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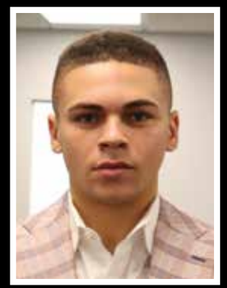
Juan Rojas
Sean Saigeon
Marla Seicean
Jorge Serra
Heath Sheridan
Tabetha Smith
Tecole Smith
William Speckels
Bridget Spooner
Michele Stewart
Lorraine Turner Williams
Alexa Wagoner
Joseph Yarckin
Lu Zhang

52.5% SUPERVISING AGENT
Kyle Barrett
Sabrina Levi
Julia Peci
Catherine Radjpaul

NEW STATE GENERAL AGENTS



Tristian Dlabik • Illinois

Tristan came to AIL and the Simon Arias SGA office fresh out of high school in 2018. His enticement to join the Company was basic: "Take my family out of poverty and give them the life they deserve." He wanted to become a leader because he loves helping others achieve their full potential. He believes the greatest asset he brings to the job is his genuine love for the people and what we do. Tristan is grateful for the opportunities he has been given and supports charitable endeavors that provide opportunities to underserved youth.

Richard Pazak • Illinois

Rick joined AIL and the Bob Olson SGA office in 2011 after working as a mechanic for 10 years. He credits having attended a Company briefing with opening his eyes to other opportunities open to him. "What enticed me about the company was the feeling I felt as soon as I walked in the doors. It was like a home away from home," he says. He also notes that it took him a while to get into leadership because he didn't think he was ready. "Looking back at it," he reflects, "I was always ready and I was the only thing holding me back in my career."

Nicole Sanders • California

Nikki has been with the Company since 2009 after working in retail and owning her own real estate business. She has been mentored by some of AIL's finest including Jim Surace, Marcus Smith, Mike Vasu, Matt Parks, and Jamison Weatherspoon. This experience gave her the confidence to take the knowledge she'd gained and step into the next chapter in her career: pouring into others. She says the most rewarding aspects of her AIL career has been meeting people willing to share their knowledge, company diversity, and the family atmosphere.

WON'T GET FOOLED AGAIN

Jason Beckman
Division Vice President
PR Field Operations

Have you ever heard the phrase, "Fool me once, shame on you; fool me twice, shame on me?" What this fundamentally means is to learn from your past experiences and not allow unexpected things from the past to take advantage of you again. While none of us were "fooled" by the unexpected conditions that 2020 challenged us with, I would assume most of us were surprised as we never expected our environments to change as drastically as they did or last as long as this has lasted. Regardless, last year presented an incredible education and likely caused many people, if they're being honest, to self-assess and realize they weren't as prepared for the unexpected as we should be.

I remember in days past telling our newer members of Team PR that our position required us to be in the field 100% if you wanted to be successful. Before last year, I would teach our new PR reps three fundamentals that would lead to their success with AIL:

1. Be in the field as much as you can. If you were planning to spend your time working from home then you were planning to fail.
2. Relationships had to be built using your five senses and sitting elbow-to-elbow, kneecap-to-kneecap with someone.
3. Your odometer was the barometer for your success; the number of miles driven would correlate directly to your results.

"Our PR team is prepared and ready to overcome any obstacle that comes our way."

Well, it looks like 2020 certainly debunked my theories of how to be successful in PR prior to March 2020! But I won't be fooled again! While the core of each fundamental will remain the same, the "how-to" looks different as we consider ways to optimize our efficiency and effectiveness with the groups we serve.

1. Our homes are now the "field" but you must still plan your work and work your plan.
2. Relationships can be built and cultivated virtually, utilizing our network and existing relationships to warm-up a cold-call.
3. The number of "smiles and dials" are now directly proportionate to our success.

It's said that difficult times reveal the truth and the truth is our PR team is prepared and ready to overcome any obstacle that comes our way. We're accelerating into 2021 ambidextrous. We no longer need to rely on one way of conducting business or doing something just because that was the way it had always been done. Benjamin Franklin said, "An investment in knowledge pays the best interest." The interest made in 2020 was definitely earned. I love my team.

Q4 PR CONTRIBUTIONS

Hall of Fame Central Labor Council, AFL-CIO — Scholarship & Ad Sponsorship

American Federation of Labor and Congress of Industrial Organizations — Contributions Benefiting "Family Values at Work" & "Trumka Family Trustee Scholarship Fund"

South Carolina AFL-CIO — Scholarship

Pennsylvania AFL-CIO — Event Sponsorship

Retail, Wholesale and Department Store Union — Contribution Benefiting the "Jewish Labor Committee"

Economic Policy Institute — Contribution in Support of the "Think Tank"

American Federation of Labor and Congress of Industrial Organizations — Sponsorship

Jobs with Justice Education Fund — Donation

Tippecanoe Building & Construction Trades Council — Ad

The Broadbent Institute — Event Sponsorship

United Food and Commercial Workers International Union — Contribution Benefiting the "UFCW Charity Foundation"

Screen Actors Guild/American Federation of Television and Radio Artists — Contribution Benefiting the "DC Labor FilmFest"

Pride at Work — Donation

Campaign for Migrant Worker Justice — Donation

International Union of Painters and Allied Trades of the United States and Canada — Donation Benefiting the Painters & Allied Trades For Children's Hope

Central Indiana Labor Council, AFL-CIO — Contribution Benefiting CLC Families in Need

South Central Iowa Federation of Labor, AFL-CIO — Contribution Benefiting Families in Need

Decatur Building & Construction Trades Council — Event Sponsorship

California Nurses Association — National Nurses Organizing Committee — Donation Benefiting the "DC LaborFest"

A. Philip Randolph Institute — Donations

Midwest Academy — Sponsorship

Guide Dogs of America — Fundraiser Support

Ontario Federation of Labour — Scholarship

United Mine Workers of America — Event Sponsorship & Contribution Benefiting the Elderly Housing Development & Operations Corp

Building & Construction Trades Department, AFL-CIO — Donation Benefitting the "Scotty Fund"

Memphis AFL-CIO Labor Council — Donation Benefiting Families in Need

Bakery, Confectionery, Tobacco Workers and Grain Millers International Union — Contribution Benefiting the Economic Policy Institute

UWUA 369 — Golf Tournament Sponsorship

Teamsters Joint Council 73 — Scholarship

IBEW 702 — Golf Tournament Sponsorship

Teamsters' Joint Council 13 — Sponsorship

AFSCME COUNCIL 4 — Toy Drive Sponsorship

RCL NS/NUNAVUT COMMAND — Contribution in Support of Veteran's Outreach Program

SEIU HCII — Contributions in support of Union Strike Funds

TX High Sch Baseball Coach Association — Scholarship

Contributions listed are from October–December, 2020

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National Income
life insurance companies

EXECUTIVE COUNCIL

Congratulations to our 2021 Executive Council!

The AIL-NILICO Executive Council is an elite group of agency leaders who serve in an advisory capacity to Home Office management on matters that directly affect the future of the Company.

Please join us in welcoming our 2021 Council members!

AIL/NILICO'S 2021 EXECUTIVE COUNCIL

Rick Altig

Simon Arias

Desi Dimitrova

Mathew Hart

Matt Henderson

James Hill

Nick Moore

Albie Serur

Ernest Powell

Dustin Venekamp

Jamison Weatherspoon

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Benzack Cooper	5	Hart-Dushaj	Michael Revilla	2	Jose Carvajal	Alden Monger	2	Theodore Pappas
Jessenia Yazbek	3	Hemerson Gonzalez	Nicole Sanchez	2	Cohen-Velasquez	Sheryl Garmendia	2	Jesus Romero
Glorieth Liscano Gamero	3	Fort Worth Latino Division	Evan Reid	2	Richard Correa	Leidy Jauregui Rojas	2	Jesus Romero
Ebony Ortiz	3	Sabrina Lloyd	Danial Arif	2	Giglione-Ackerman	Connor O'Donnell	2	S-S-Parks-Salvaggi
Shane Gibson	2	AO	Casey Boss	2	Matt Henderson	Ian Zollos	2	S-S-Parks-Salvaggi
Joy Horcajo	2	AO	Colin Desnoyers	2	Nick Moore	Bruce Givens	2	Michael Vasu
Nicolas Jaroslavsky	2	AO	Marnesha Mcgory	2	London Nelson	Lindsay Nyarko	2	Michael Vasu
Richard Sidoti	2	AO	Judette Ramina Servidad	2	London Nelson	Nikki Asbury	2	Andrew Wagner
Nathan Gay	2	Simon Arias	Troy Cason	2	Theodore Pappas	Marie Patton	2	Tom Williams

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Adianez Rodriguez	6	Hemerson Gonzalez	Arturo Romero	3	S-S-Parks-Salvaggi	Matthew Sutton	2	Giddens-Giddens
Jacob Brown	6	Hart-Dushaj	Sean Shephard	3	S-S-Parks-Salvaggi	Radames Alvarado	2	Gonzalez-H-W
Jorge Caridad	6	Fort Worth Latino Division	Richard Tabanji	3	S-S-Parks-Salvaggi	Narayana Pena Gutierrez	2	Gonzalez-H-W
Carlos Duckworth	6	Sabrina Lloyd	Selina Maldonado	3	Michael Vasu	Stephanie Burghardt	2	Brett Gryska
Funmilola Elumade	5	Theodore Pappas	Tanner West	3	Michael Vasu	Kevin Kennedy	2	Brett Gryska
Erica Robertson	4	Simon Arias	Zackarea Hakim	2	AO	Ian Rouleau	2	Zach Hart
John Curry	4	Hart-Dushaj	John Hartin	2	AO	Anthony Chinaglia	2	Evan Holzhauer
Brandon Biskie	4	Matt Henderson	Cody Nykoliation	2	AO	Skay Nusenu	2	Sabrina Lloyd
Helgi Bistochett Navarro	4	Richardson Latino Division	Nicolas Rios	2	AO	Jadelene Welty	2	Andrew McQuade
Zorhedy Romero Aranda	4	Jesus Romero	Jenna Grula	2	Simon Arias	Courtni Johnson	2	London Nelson
Mark Reilly	3	AO	Ariana Jones	2	Simon Arias	Donte Grant	2	Theodore Pappas
Roy Stephens	3	AO	Nathan Stuck	2	Simon Arias	Marsei Hogan	2	Ernest Powell
Steven Brickman	3	Cohen-Velasquez	Kevin Wyatt	2	Simon Arias	Sean Maxfield	2	Blake Ralston
Chilynn Acevedo	3	Fisher-Zuzick	Hugo Flores	2	Cohen-Velasquez	Cameron Russell	2	S-S-Bendure-Hartwig
Nabil Atallah	3	Giglione-Ackerman	Jason Khodadadian	2	Cohen-Velasquez	Jose Anderson	2	S-S-Parks-Salvaggi
Caren Deanda	3	Mathew Hart	Barbie Oyama	2	Cohen-Velasquez	Daniel Foore	2	S-S-Parks-Salvaggi
Mercedes Bens	3	Sabrina Lloyd	Temesghen Starr	2	Cohen-Velasquez	John Torres	2	S-S-Parks-Salvaggi
Sarah Collen	3	Sabrina Lloyd	Trevor Albritton	2	Richard Correa	Gerardo Gonzalez	2	Michael Vasu
Ayana Hill	3	Sabrina Lloyd	Priscilla Blanco	2	Desi Dimitrova	Stacye Tanksley	2	Michael Vasu
Michael Jang	3	Sabrina Lloyd	Enid Franco	2	Laura Fisher	Divianna Garcia	2	Jay Washington
Zinsou Ayihonsi	3	Andre McCallum	Anthony Marsella	2	Laura Fisher	Dimuthu Kelegama	2	Tom Williams
Jorge Toribio	3	Theodore Pappas	Ashley O'Donal	2	Laura Fisher			
Luis Velasquez	3	Jesus Romero	Alfred Broadway	2	Martin Forshee			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Patrycja Grudzinska	9	Sabrina Lloyd	Dwayne Gomez	4	Jose Carvajal	Arcelia Zizumbo	3	Cohen-Velasquez
Duane Shaw	8	Sabrina Lloyd	Raul Rojas	4	Jose Carvajal	Joshua Goodman	3	Richard Correa
Averigh Speciale	7	Matt Henderson	Eric Caballero	4	Richard Correa	Terry Powers	3	Richard Correa
Reynolds Akuamoa	7	Theodore Pappas	Veronica Coval	4	Laura Fisher	Gabriela Sime	3	Fisher-Zuzick
Raul Angulo	7	Jesus Romero	Doron Freud	4	Giglione-Ackerman	Elias Boles	3	Brett Gryska
Jean Romero Capote	7	Jesus Romero	Mauro Capozucca	4	Gonzalez-H-W	Ryan Witham	3	Brett Gryska
Astrid Castrillon	6	Hemerson Gonzalez	Brandon Neal	4	Hart-Dushaj	Stuart Pagan	3	Mathew Hart
Edward Leon	6	Hart-Dushaj	Jeffrey Espinal	4	Theodore Pappas	Paul Smith	3	Zach Hart
Tahis Quintero Bonilla	6	Jesus Romero	Daryl Graham	4	S-S-Parks-Salvaggi	Aaron Piotrowski	3	Sabrina Lloyd
Eric Thompson	6	S-S-Parks-Salvaggi	Adrain Alfred	4	Michael Vasu	Kendall Wilson	3	Sabrina Lloyd
Clayton Slaughter	6	Michael Vasu	Michael Burningham	3	AO	Brenda Fox	3	Andre McCallum
Melinda-Rae Lyse	5	AO	Bobby Hamilton	3	AO	Ed-Maggie Myrthil	3	Theodore Pappas
Mark Neilson	5	AO	Brandon Summerton	3	AO	Ashley Clarke	3	Ernest Powell
Rachel Brown	5	London Nelson	Sara Vaz	3	AO	Max Akers	3	Michael Vasu
Rafael Medina	5	Jesus Romero	Steven Warner	3	AO	Genna DeMetsenaere	3	Andrew Wagner
Mike Paragiou	5	S-S-Parks-Salvaggi	Jason Bratin	3	Simon Arias	Omar Billy	3	Jamison Weatherspoon
Andrew Bishop	4	AO	Jinelly Urena	3	Jose Carvajal	Brian Jerome	3	Tom Williams
Ryan Stenglein	4	AO	Lorena Barriere	3	Cohen-Velasquez			
Timothy Bugge	4	Simon Arias	Stella Roznovan	3	Cohen-Velasquez			

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Tahis Quintero Bonilla	20	Jesus Romero	Robert Janev	19	Sabrina Lloyd	Mark Neilson	14	AO

NEW ASSOCIATE – $1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY RECRUITING PROGRAM

TOP RECRUITING AGENTS▼● DECEMBER

TOTAL LEGACY RECRUITERS: 408 **TOTAL LEGACY RECRUITS: 538**

Gregory Rudolph
8 Recruits
Simon Arias

Morgan Luptak
7 Recruits
Simon Arias

Jose Caridad Ferrer
6 Recruits
Fort Worth Latino Division

Ida Causevic
5 Recruits
Tiffany Roland

Alexis De Santi
5 Recruits
Simon Arias

NAME	# RECRUITS
Gregory Rudolph	8
Morgan Luptak	7
Jose Caridad Ferrer	6
Ida Causevic	5
Alexis De Santi	5
Jorge Caridad	4
Sallie Haas	4
John Hartin	4
Luis Jacquez	4
Maria Montoya	4
Salina Speck	4
Sullena Staton	4
Nyachuat Deng	3
Ryan Fickert	3
Eric Hansen	3
Daniel G Johnson	3
Lisa Lawrence	3

NAME	# RECRUITS
Eric Morris	3
Kathy Nguyen	3
Mark Reilly	3
Flor Resendiz	3
Jean Romero Capote	3
Daniel Ryan	3
Jasmine Snell	3
Justin Adams	2
Walna Allen	2
Ashely Baker	2
Taulant Bane	2
Kenneth Barker	2
Dominique Bates	2
Arnessa Beamon	2
Francis Blaney	2
Nicole Bradshaw	2
Andrea Caridad Perez	2

NAME	# RECRUITS
Andrew Carlson	2
Zachary Cepis	2
Guiversy Charles	2
Beau Cullen	2
Bethany Evans	2
Brandon Farias	2
Mavrick Fredericks	2
Nathanael Fullem	2
Isse Gaal	2
Yaser Ghaleb	2
Sean Gillespie	2
Zackarea Hakim	2
Matthew Hunsberger	2
Mitchell Jeremiah	2
Patrick Johnson	2
Drew Kier	2
Steven King	2

NAME	# RECRUITS
Ashley Kopchak	2
Jacob Krakora	2
Peter Kwiatkowski	2
Kyle Leahigh	2
Mary Marquez	2
Brandon Neal	2
Emma Nichter	2
Austen Oakes	2
Trevor O'Donnell	2
Julia Peci	2
Robert Perreault	2
Lisa Plante	2
Evan Reid	2
Claudia Reyna	2
Ronald Rodriguez Garcia	2
Amanda Romaine	2
Cameron Russell	2

NAME	# RECRUITS
Edgar Santamaria Tovar	2
Carmelo Schelmety	2
Shubham Setia	2
Arian Simmons	2
Danny Souri	2
Michelle Speciale	2
Benjamin Sulcer	2
Yania Tineo Soto	2
Joseph Tomanovich	2
Eric Vaughn	2
Luis Velasquez	2
Conner White	2
Candace Williams	2
Rodney Williams	2
Joseph Yarckin	2

TOP RECRUITING AGENTS▼■ YTD

TOTAL LEGACY RECRUITERS: 2,763 **TOTAL LEGACY RECRUITS: 5,395**

NAME	# RECRUITS
Astrid Castrillon	59
Gregory Rudolph	25
Ransey Vazquez	22
Mohamad Raychouni	21
Ryan Fickert	19
Glenn Johnson	18
Averigh Speciale	18
Jorge Caridad	14
Matthew Cartwright	14
Robert Martik	14
John Curry	13
Michael McKiernan	13
Julian Navalta	13
Gina Eudy	12
Christie Jauch	12
Danny Souri	12
Anthony Almeida	11
Tiffany Babin-Washington	11
Deven Brijmohan	11
Ashlee Brill	11
Trace Johnson	11
Ahmed Kassem	11
Michael Lewo	11
Alma Lozano	11
Sherrie McCarty	11
Mesele Ruhland	11

NAME	# RECRUITS
Mam Njamba Samba	11
Taulant Bane	10
Zachery Kertulis	10
Nick Ramos	10
Joshua Reyes	10
Nelly Cuba De Tabares	9
Mavrick Fredericks	9
Jillian Getz	9
Casey Jarratt	9
Jon Morrow	9
Shiv Patel	9
Cameron Russell	9
Joseph Tomanovich	9
Justin Adams	8
Bruce Alford	8
Ryan Cassidy	8
Erin Frazier	8
Jordan Hadesty	8
Marsei Hogan	8
Peter Kwiatkowski	8
Brandon Minor	8
Briana Porter	8
Erica Robertson	8
Adianez Rodriguez	8
Ariella Serur	8
Tommy Conard	7

NAME	# RECRUITS
Matthew Dawson	7
Harold Durana	7
Jesse Garnier	7
Edgar Gonzalez Montesino	7
Cameron Hunter	7
Eno Iftiu	7
Jorge Junco	7
Jalaleddin Kazemisaeid	7
Steven King	7
Morgan Luptak	7
Mary Marquez	7
Joshua McTier	7
Jissel Melendez	7
Beau Minnick	7
Maria Montoya	7
Ragih Murshed	7
Brent Nachbur	7
Narayana Pena Gutierrez	7
Kirsten Puhl	7
Jean Romero Capote	7
Michael Russin	7
Jasmine Snell	7
Joseph Stapleton	7
Cherrish Taylor	7
Blake Tomblin	7
Joshua Williams	7

NAME	# RECRUITS
Rodney Williams	7
Mark Bernsdorff	6
Leah Bilbruck	6
Corey Bode	6
Mauro Capozucca	6
Solgeis Cardozo Mijares	6
Jose Caridad Ferrer	6
Jessica Chang	6
Jacob Curry	6
Jonathan Da-Al	6
Adarryll Dent	6
Kelly Ekker	6
Bethany Evans	6
Rodrigo Garcia	6
Mariela Godoy	6
Dwayne Gomez	6
Bryson Gonzalez	6
Sarah Gruber	6
Arif Hajro	6
John Hartin	6
Alexus Hawkins	6
Ryan Haynes	6
Kingsley Ibeh	6
Drew Kier	6
Jacob Krakora	6
Stacee Lang	6

NAME	# RECRUITS
Kevin Lauterbach	6
Michelle Maderer	6
Ryan McIntosh	6
Linda Mitchell	6
Maribil Parra Echenique	6
Samson Pinter	6
Rita Rider	6
Zorhedy Romero Aranda	6
Mario Ruiz	6
Jessica Santamarina	6
Anthony Scaccia	6
Michael Sertz	6
Lawrence Smith	6
Felicia Steele	6
Devena Stewart	6
Jordan Stoddard	6
Bowen Sweeney	6
Rosa Teixeira	6
Eric Thompson	6
Anton Tinaj	6
Gianni Toma	6
David Tucker	6

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB MEMBERS

— By Number of Eligible Legacy Recruits*

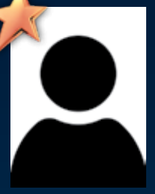
Astrid Castrillon
Hemerson Gonzalez
51 Recruits
PLATINUM

Jessica Santamarina
Jamison Weatherspoon
16 Recruits
GOLD

Jorge Caridad
Fort Worth Latino Division
11 Recruits
SILVER

Jaden Goldney
S-S-Parks-Salvaggi
10 Recruits
SILVER

Avery Hearn
Arias-Dlabik
10 Recruits
SILVER



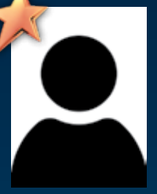
Jean Romero Capote
Jesus Romero
6 Recruits
BRONZE

Rodney Williams
AO
6 Recruits
BRONZE

Ana Cardenas
Jesus Romero
5 Recruits
BRONZE

Daniel Durgin
Serur-Yagjian
5 Recruits
BRONZE

John Hartin
AO
5 Recruits
BRONZE



Angelo Luciano
S-S-Parks-Salvaggi
5 Recruits
BRONZE

Ariella Serur
Albert Serur
5 Recruits
BRONZE

Sean Smith
Brian Schreiter
5 Recruits
BRONZE

Antonino Taormina
Brett Gryska
5 Recruits
BRONZE

Cherrish Taylor
John Young
5 Recruits
BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted $2,000 Net ALP

AIL-NILICO 2021 MARCH MADNESS $100K CHALLENGE FOR PERSONAL PRODUCTION

Starting January 1, we're doubling the action in 2021 as we award a total of $100K divided between the Rookie Producers category and the Veteran Producers category!

HOW TO QUALIFY

The Top 256 Rookie Personal Producers (coded 1/2/2020 and after) and the Top 256 Veteran Personal Producers (coded on or prior to 1/1/2020) for the month of January 2021 will determine eligibility for each category.

- Final numbers determined EOM based on January 2021 AP&Ps (status updates weekly).
- Adjustments will be made for any applications written prior to 12/31/20 and ADB/WP.
- Must meet minimum quality standards to qualify.

FIRST ROUND

starts with advance cutoffs 3/3 & 3/4

FINAL ROUND

ends with advance cutoffs 4/7 & 4/8

Be sure to qualify for a chance to win cash prizes!

HOW TO #THRIVE IN 2021

Fred Hadayia
Division Vice President,
American Income Life &
National Income Life Divisions

I hope this message finds you safe and prosperous. 2020 was a year like none other. It was filled with challenges and opportunities that most of us will never forget. Fortunately, from a professional perspective, we had a tremendous year. We were able to accomplish this by reinventing ourselves as a company and focusing on the things that we have the ability to control.

As we move into the new year, I think it's important that we take stock in the areas that gave us success. Be open to the idea of change, when necessary, to continue to grow and achieve the results that we're looking for. There are some aspects of our job that will never change, and that we need to continue to incorporate to ensure continued growth and prosperity.

First among these, in my opinion, is having a **winning attitude.** It's been said that attitude controls your altitude. The better your attitude, the higher you climb. I believe this whole-heartedly. We have an obligation to have a winning attitude, especially if we are in a position of leadership. Attitude is contagious. It's also 100% under our control and it's incumbent to control the things that we actually can control. Attitude is our responsibility.

The second thing that we need to incorporate is to lead by example. Whether you are actually in a leadership role or not, setting the example for others on our team is critical. People will follow an inspirational leader. This is someone who shows them what to do and the right way to do it. Let that be you!

People want to grow. People need to grow. They will grow when they meet someone who demonstrates they can help them get to the level they want to reach. That's real leadership, and again, it doesn't matter a bit if you are in a management position. Leadership is about the ability to influence those around you.

This is the time to do a self-evaluation, to look in the mirror to determine what sort of example you want to set for those you lead or others who may look up to you. When we do, I'm confident that we can make 2021 the biggest and most successful year in our company's history. The opportunity is here and the time is now. **#Thrive2021**

"Be open to the idea of change to continue to grow and achieve the results that we're looking for."

AIL-NILICO

LATINO INITIATIVE
INICIATIVA LATINA

DID YOU KNOW?

According to the U.S. Census Bureau:

FACT: There are 59.8 million Hispanics in the United States — that's 18.3% of the population — in 2020.

FACT: Hispanic people are the largest minority in the United States. Only Mexico has a larger Hispanic population than the United States.

FACT: By 2060, Hispanic people will comprise 28.6% of the total population, with 119 million Hispanic individuals residing in the United States.

FACT: An estimated 41 million US residents, or 13.5% of the population, speak Spanish at home.

FACT: An estimated 23.1 million Spanish speakers also speak English "very well," according to the 2018 Census survey. An additional 6.8 million reported they speak English "well."

ARMED WITH FACTS LIKE THIS, THE AIL-NILICO LATINO Initiative was established in 2018, led by Globe Life's Senior Director of Latino Markets, Armando Rodriguez. In 2019, the first office to serve the Latino market under this initiative opened in **Dallas**, led by Hemerson Gonzalez. Prior to that time, only Beto Quintero's office in Miami was actively serving this market.

Statistically, we knew the Latino market had great potential for AIL, so we developed methodologies to build Latino agencies, including presentations and a lead generation strategy to feed our agencies. **The strategy is based on three priorities:**

1. Select Latino MGAs showing the potential to own their own business
2. Build the Latino offices from the ground up
3. Have the Latino offices focus exclusively on that market

In 2020, the second Latino office opened in **Houston** under the leadership of Jesus Romero; **that office grew faster in its first year than any other office in the history of AIL.** Three more offices were established in 2020 as part of the Latino Initiative:

- **Fort Worth** — Acting SGA Diana Rolan, Director of Latino Markets; MGA Zaida Ferrer
- **San Antonio** — Acting SGA Diana Rolan; MGA Yoxy Linares
- **Richardson** — Acting SGA Carlos Nuñez, Director of Latino Markets; MGA Mariano Romano

We see tremendous opportunity in the Latino market. AIL-NILICO is looking for Latino MGAs and GAs wanting to pursue the SGA Career track. **If you are interested, speak to your SGA, then send an email to futuresga@ailife.com**

Vemos una tremenda oportunidad en el mercado Latino. AIL-NILICO busca MGAs y GAs Latinos que deseen seguir la carrera profesional de SGA. **Si usted está interesado, hable con su SGA, después envíe un correo electrónico a futuresga@ailife.com**

¿SABÍA USTED QUE?

De acuerdo con la Oficina de Censos de los Estados Unidos:

DATO: Hay 59.8 millones de Hispanos en los Estados Unidos — lo cual corresponde al 18.3% de la población — en 2020.

DATO: Los Hispanos son la minoría más grande en los Estados Unidos. Solamente México tiene una población Hispana más grande que Estados Unidos.

DATO: Para el año 2060, los Hispanos formarán el 28.6% de la población total, con 119 millones de Hispanos residiendo en los Estados Unidos.

DATO: Se estima que 41 millones de residentes Estadounidenses, o el 13.5% de la población, hablan español en casa.

DATO: En cuanto a las personas que hablan español, se estima que 23.1 millones también hablan inglés "muy bien," según la encuesta del Censo de 2018. Además, se reporta que otros 6.8 millones hablan inglés "bien."

CON ESTOS DATOS, LA INICIATIVA LATINA AIL-NILICO SE estableció en el 2018, dirigido por el Director Senior de Mercado Latino de Globe Life, Armando Rodríguez. En el año 2019, se abrió en **Dallas** la primera oficina para atender al mercado Latino bajo esta iniciativa, dirigida por Hemerson González. Anteriormente, sólo la oficina de Beto Quintero en Miami estaba sirviendo activamente a este mercado.

Sabíamos que, según las estadísticas, el mercado Latino presentaba un gran potencial para AIL, por lo que desarrollamos metodologías para construir agencias Latinas, incluyendo presentaciones y una estrategia de generación de leads para alimentar a nuestras agencias. **La estrategia se basa en las siguientes tres prioridades:**

1. Seleccionar MGAs Latinos que demuestren tener el potencial para ser dueños de su propio negocio
2. Construir las oficinas Latinas desde cero
3. Lograr que las oficinas Latinas se enfoquen exclusivamente en ese mercado

En el año 2020, se abrió la segunda oficina Latina en **Houston** bajo el liderazgo de Jesús Romero; **esta oficina creció más rápido en su primer año que cualquier otra oficina en la historia de AIL.** Se establecieron tres oficinas más en el 2020 como parte de la Iniciativa Latina:

- **Fort Worth** — SGA Interino Diana Rolan, Director de Mercado Latino; MGA Zaida Ferrer
- **San Antonio** — SGA Interino Diana Rolan; MGA Yoxy Linares
- **Richardson** — SGA Interino Carlos Nuñez, Director de Mercado Latino; MGA Mariano Romano

ARMANDO RODRIGUEZ
Senior Director, Latino Markets
Director Senior, Mercado Latino

HEMERSON GONZALEZ
State General Agent, Dallas
Agente General del Estado, Dallas

JESUS ROMERO
State General Agent, Houston
Agente General del Estado, Houston

DIANA ROLAN
Director, Latino Markets
Acting SGA, Ft. Worth and San Antonio
Director, Mercado Latino SGA Interino, Ft. Worth y San Antonio

ZAIDA FERRER
Master General Agent, Ft. Worth
Agente General Máster, Ft. Worth

YOXY LINARES
Master General Agent, San Antonio
Agente General Máster, San Antonio

CARLOS NUÑEZ
Director, Latino Markets
Acting SGA, Richardson
Director, Mercado Latino SGA Interino, Richardson

MARIANO ROMANO
Master General Agent, Richardson
Agente General Máster, Richardson

PELÉ

"I AM CONSTANTLY BEING ASKED ABOUT INDIVIDUALS. THE ONLY WAY TO WIN IS AS A TEAM." –PELÉ

"SUCCESS IS NO ACCIDENT. IT IS HARD WORK, PERSEVERANCE, LEARNING, STUDYING, SACRIFICE AND MOST OF ALL, LOVE OF WHAT YOU ARE DOING OR LEARNING TO DO." –PELÉ

The BUSINESS ATHLETE

By Hemerson Gonzalez
State General Agent

ATTITUDE, DETERMINATION, AND DISCIPLINE ARE THE THREE CORNERSTONES OF SUCCESS IN OUR PERSONAL LIVES AND IN BUSINESS.

They are also characteristics of an athlete recognized all over the world, nicknamed "the king," "the black pearl," "the king of soccer," and as he is best known: **PELÉ.**

Born Edson Arantes do Nascimento, Pelé was given his nickname while a schoolboy. He grew up poor in Tres Corasoes, Brazil in the 1950s, but had an **ATTITUDE** of optimism and entrepreneurship that began early. He caught the eye of Brazilian soccer great Waldemar de Brito, who was instrumental in putting Pelé in front of the people who could help him develop into the gifted player he became. His professional career began in 1956 when he was 16 years old, and he retired in 1977.

Pelé always believed that by doing things with faith and dedication, he could overcome any obstacle. He learned early on that you cannot win alone; games are won by all the players on the team, working together, identifying strengths and weaknesses without downplaying anyone's role. In our business, our attitude not only toward others but toward ourselves must be an attitude of teamwork. This is how we win the games and the championships we face every day, every week, and every year.

Like his attitude, Pelé's **DETERMINATION** to be the best soccer player in the world was fueled by his love for the game. He was determined to succeed, not for global recognition, but because of the love and satisfaction of making his family and fans happy. His determination was tested many times, including when he suffered injuries that threatened to end his career. He has admitted that he thought about giving up football on several occasions, but something always happened that made him change his mind.

Determination is motivation in motion. It is applied action.

DETERMINATION FUELED BY FAITH IS THE ACTION THAT LEADS US TO ACHIEVE OUR DREAMS AND PURPOSES,

and Pelé taught us that constant determination ensures a life full of achievement and success. At AIL-NILICO, we should all be determined to grow day by day, month after month, year after year, being better and better and being able to provide the best for our families and our clients.

Starting his career in adolescence and today at 80 years of age, Pelé has shown us that leading a life of **DISCIPLINE** is essential to success. To become a high-performance athlete like Pelé was requires discipline. In his youth, Pelé had to avoid the pitfalls that have derailed many a sports career. It is very difficult to carry out a purpose successfully without discipline. Pelé's discipline helped him stay focused on his career path despite obstacles that came his way throughout his career.

IT IS DISCIPLINE THAT HELPS US DEAL WITH FAILURE AND DEMOTIVATION.

In our sales careers, we will encounter many situations of discouragement, disappointment, and demotivation, but it will be our discipline that will help us to overcome and continue our way.

It is important that we all, particularly those of us in leadership at AIL-NILICO, provide unconditional support to our teammates, especially new ones who have decided to join our family, the decision that can change their lives. We must commit to providing them with the best training, including the three cornerstones: With attitude, determination, and discipline, we will all **THRIVE** in 2021!

TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to LCFry@ailife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

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SALES

DECEMBER 2020

- $20,992,525 NET ALP — *DECEMBER COMPANY RECORD*
- 3.6% GROWTH OVER DECEMBER 2019
- 11TH CONSECUTIVE MONTH OF BREAKING THE MONTHLY RECORD FOR THAT RESPECTIVE MONTH!

EOY 2020

- $272,774,172 NET ALP — *ALL-TIME RECORD!!*
- 11.09% NET ALP GROWTH — *1ST YEAR OF DOUBLE-DIGIT GROWTH SINCE 2015*

RECRUITING

DECEMBER 2020

- 1,733 NEW ASSOCIATES — *NEW MONTHLY RECORD!*
- 37.4% NEW ASSOCIATE GROWTH OVER THE PREVIOUS RECORD (DECEMBER 2019)
- 23.7% 4TH QUARTER NEW ASSOCIATE GROWTH

EOY 2020

- 20.9% NEW ASSOCIATE GROWTH
- 30.9% AGENT COUNT GROWTH
- 9,962 AGENT COUNT — *ALL-TIME COMPANY RECORD!*

QUALITY/RETENTION

DECEMBER 2020

- 2,938 REINSTATEMENTS — *18% INCREASE OVER DECEMBER 2019*
- 1,066 REOPENS
- 4,004 POLICIES CONSERVED IN DECEMBER!
- 78%+ 4-MONTH RETENTION — *LAST 4 MONTHS STRAIGHT*
- HIT ALL-TIME COMPANY PERSISTENCY RECORD — *8 CONSECUTIVE MONTHS*
- 82.93% PERSISTENCY IN DECEMBER — *HIGHEST IN COMPANY HISTORY!*

NO LIMITS

REACHING GREATER HEIGHTS

ROOKIE PRODUCERS

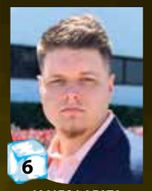
1
JEREMIAH IERNEA
TROY, MI

2
FRANCESKA TINAJ
ST LOUIS, MO

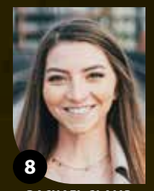
3
VIKTORIOUS DUGAN
EL SOBRANTE, CA

4
MICHAEL ATLER
TROY, MI

5
ANGELO HENDERSON
ST LOUIS, MO


6
JAMES LAFATA
HOUSTON, TX

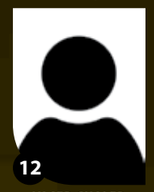
7
MARIAMA LY
EDISON, NJ

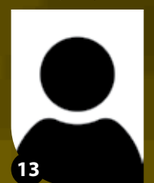

8
RACHAEL GLAMP
LYNNWOOD, WA

9
AMBER THOMPSON
POQUOSON, VA

10
LINDSEY GILBERT
SANTA MONICA, CA

11
PETER DUSHAJ
TROY, MI

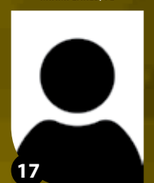

12
YASER GHALEB
ST LOUIS, MO


13
LOREANA MOLINA-MARAIMA
MIAMI LAKES, FL

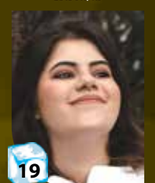
14
SERAGE JAMIL
ST LOUIS, MO

15
BILLY NEGRON
EDISON, NJ

16
AL-SHAKISE ANDERSON
EDISON, NJ


17
PRANVERA KELMENDI
EDISON, NJ

18
KIMBRIA BRACEY
JACKSON, MS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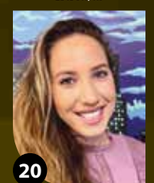
DENISE KYRKOS
CORONA, CA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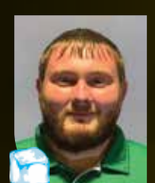
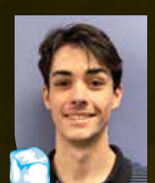
GABRIELLE KOLAR
MARLBOROUGH, MA

ICEBREAKERS


SCOTT URBANOWICZ
ORLANDO, FL


KELLY JONES
ORLANDO, FL

DEBORAH WOZNIAK
SAN DIMAS, CA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

DECEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Jeremiah Iernea	$91,559	100		Paul Smith	Zach Hart
2	Franceska Tinaj	$64,467	100		Joseph Gojcaj	Hart-Dushaj
3	Viktorious Dugan	$60,182		86.3	Viktorious Dugan	AO
4	Michael Atler	$50,854	100		Paul Smith	Zach Hart
5	Angelo Henderson	$48,792	100		Brandon Neal	Hart-Dushaj
6	James LaFata	$40,662	95			Giddens-Giddens
7	Mariama Ly	$36,192	100		Johnny Ly	Giglione-Ackerman
8	Rachael Glamp	$36,061		84.8	Darez Meriwether	AO
9	Amber Thompson	$35,102	93		John Lamere	AO
10	Lindsey Gilbert	$34,947	90		Carlos Iraheta Barrientos	AO
11	Peter Dushaj	$33,987	100		Paul Smith	Zach Hart
12	Yaser Ghaleb	$31,725	99		Joseph Gojcaj	Hart-Dushaj
13	Loreana Molina-Maraima	$31,302	97		Angel Contreras	Gonzalez-H-W
14	Serage Jamil	$28,456	100		Joseph Gojcaj	Hart-Dushaj
15	Billy Negron	$27,962	100		Doron Freud	Giglione-Ackerman
16	Al-Shakise Anderson	$26,916		78.2	Doron Freud	Giglione-Ackerman
17	Pranvera Kelmendi	$25,482		77.5	Doron Freud	Giglione-Ackerman
18	Kimbria Bracey	$24,890		79.6	Ashley Clarke	Ernest Powell
19	Denise Kyrkos	$23,666	100		Eno Iftiu	AO
20	Gabrielle Kolar	$23,210	90		James Sodan	Nick Moore
21	Scott Urbanowicz	$22,916	97		Joe Lewo	Matt Henderson
22	Austin Macias	$22,796	83		Michael Romero	Mathew Hart
23	Kelly Jones	$22,463	99		Joe Lewo	Matt Henderson
24	Moss Lightman	$22,380	96		Doron Freud	Giglione-Ackerman
25	Deborah Wozniak	$22,194	100		Gary Slocum	Desi Dimitrova
26	Elaina Vecchio	$21,977	99		Edward DeFurio	Nick Moore
27	Edgar Santamaria Tovar	$21,559	100			Richardson Latino Division
28	Travis Carpenter	$21,411		87.7	Jacqueline Kabluyen	AO
29	Todd Krupa	$21,231		91.0	Jessica Chang	AO
30	Dillian Mulverhill	$20,748	100		Edward Leon	Hart-Dushaj
31	Olalekan Akinnusi	$20,403	100		Michelle Olivo	Giglione-Ackerman
32	Gavin Gavazzi	$20,333		80.8	Ryan Witham	Brett Gryska
33	Joseph Hogue	$19,418		82.0	Jesse Rennich	Simon Arias
34	Kevin Gillum	$19,402		91.4	Mark Neilson	AO
35	Nicholas Montiel	$19,381		78.7	Bobby Gujral	AO
36	Joshua Hosenbold	$19,306		77.1	Joe Lewo	Matt Henderson
37	Marilin Peralta	$19,058	93		Morgan Lobello	Giglione-Ackerman
38	Timothy Ruediger	$18,887	100		Edward Leon	Hart-Dushaj
39	Benci Lavorini	$18,880		73.4	Romal Omid	Mathew Hart
40	Giorgi Gogidze	$18,816	85		James Fangmann	Albert Serur
41	Sydneshia Pennie	$18,762	99		Darrin Roberts	Michael Vasu
42	Joseph Michelin	$18,680		89.0	Matthew Hudlin	Laura Fisher
43	Danial Arif	$18,608		75.8	Doron Freud	Giglione-Ackerman
44	Yania Tineo Soto	$18,457	100			Richardson Latino Division
45	Tydarryl Gleason	$18,292	100		Edward Leon	Hart-Dushaj
46	Ladan Rahbary	$18,047	91		Bruce Viaje	AO
47	Susana Vargas	$17,867		74.2	Ed-Maggie Myrthil	Theodore Pappas
48	Connor O'Donnell	$17,852	91		Mike Paragiou	S-S-Parks-Salvaggi
49	Damaras Obi	$17,795	99		David Duddy	Giglione-Ackerman
50	Galvin Hoopes	$17,742	92		Duane Shaw	Sabrina Lloyd

YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	Viktorious Dugan	$521,716		86.3	Viktorious Dugan	AO
*2	Kevin Gillum	$437,768		91.4	Mark Neilson	AO
*3	Jonathan Rindt	$247,677		81.8		Arias-Dlabik
*4	Robert Jackson	$237,178		75.4		Arias-Dlabik
*5	Rachael Glamp	$229,874		84.8	Darez Meriwether	AO
*6	Joshua Hosenbold	$225,147		77.1	Joe Lewo	Matt Henderson
*7	Weslee Cajeras	$222,529		90.3	Jonathan Da-Al	Steve Friedlander
*8	Serge Brouillette	$209,763		86.4	Eyad Awdi	AO
*9	Alexandra Longo	$203,645		85.4	Shawn Lewicki	Hart-Lewicki
*10	Vivian Trinh	$202,990		74.1	Denis Snyder	AO
11	Joseph Michelin	$200,969		89.0	Matthew Hudlin	Laura Fisher
12	Todd Krupa	$191,861		91.0	Jessica Chang	AO
13	Trenton Miller	$189,605		79.5	Mark Neilson	AO
14	Phoebe He	$174,289	87		Marissa Tam	Saavedra-Longino
15	Devin Finley	$173,033		85.1	Matthew Dawson	S-S-Parks-Salvaggi
16	Travis Carpenter	$165,850		87.7	Jacqueline Kabluyen	AO
17	Nicholas Llewellyn	$160,107		81.9	Brent Bowling	S-S-Parks-Salvaggi
18	Amy Montelius	$159,900		86.5	Phi Phan	Desi Dimitrova
19	Kirsten Puhl	$159,053		86.8	Trace Johnson	Dustin Venekamp
20	Kimbria Bracey	$157,218		79.6	Ashley Clarke	Ernest Powell
21	Scott Whitford	$155,850		84.5	Saury Espaillat	Ryan Bisanz
22	Samuel Holden	$155,175		83.1	Selma Ogresevic	Brett Gryska
23	Christopher Rolph	$154,718		82.5	Daniel Perkins	AO
24	Ladan Rahbary	$153,749	91		Bruce Viaje	AO
25	Kevin Pharaon	$152,455	92		Timothy Bugge	Simon Arias
26	Adrian Horsham	$150,414		78.5	Joe Lewo	Matt Henderson
27	Cory Cannataro	$147,609	86			Giglione-Ackerman
28	Sophia Cowie	$143,904		89.3	Sophia Cowie	AO
29	Nicole Cenkner	$143,303		74.0	Jonathan Jones	Corey Neff
30	Marc Futterweit	$142,303		90.9	Corey Helly	Giglione-Ackerman
31	Susana Vargas	$141,115		74.2	Ed-Maggie Myrthil	Theodore Pappas
32	Truman Falkner	$136,629		85.3		Blake Ralston
33	Bryan Stoddard	$136,365		80.0		Josh West
34	Sergio Hernandez	$136,364	86		Joe Lewo	Matt Henderson
35	Katherine Nummy	$136,107		82.4	Kimberly Hamilton	Brett Gryska
36	Pranvera Kelmendi	$133,841		77.5	Doron Freud	Giglione-Ackerman
37	Lambert McElrath	$133,207		74.9	Brent Bowling	S-S-Parks-Salvaggi
38	Bart Barrett	$133,031	87		Michael Burningham	AO
39	Blair Sheppard	$132,683	86		Steven Sparkes	AO
40	Roxana Campos	$132,155		88.9	Jacqueline Kabluyen	AO
41	Evelyn Hoyos	$130,606		81.9		Saavedra-Longino
42	Roy Stephens	$129,790		78.4	Roy Stephens	AO
43	Cash Sampson	$129,576		87.5	Brandon Minor	AO
44	Damaris Trejo	$129,035		80.4	Zach Otto	Sabrina Lloyd
45	Henry Jacobs	$128,248		76.2	John Santosuosso	Brett Gryska
46	Abeni Reynolds	$127,881		79.3	Timothy Bugge	Simon Arias
47	Eddie Beleshi	$126,786	98		Joseph Gojcaj	Hart-Dushaj
48	Giorgi Gogidze	$126,419	85		James Fangmann	Albert Serur
49	Sarah Handy	$124,733		73.6	Brandon Baker	Travis Moody
50	Adam Wheeler	$124,197		80.0	Scott Wheeler	Satti-Kanaan

VETERAN PRODUCERS

1
IAN PICKETT
VANCOUVER, BC

2
GJON LJULJDURAJ
ST LOUIS, MO

3
MUHAMMED ASHRAF
FLUSHING, NY

4
DUNI OLUSEGUN
INDIANAPOLIS, IN

5
ROGER FUNG
TRACY, CA

6
CARMEN ARROYO
FLUSHING, NY

7
ROGER FREDERICKS
LAS VEGAS, NV

8
LILY SAKAI
LOS ANGELES, CA

9
OLEG NOVITCHII
CLEVELAND, OH

10
JARED GUGLIELMINO
EDISON, NJ

11
AREF SAYEGH
HALIFAX, NS

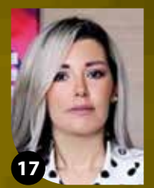
12
TROY PLUMMER
REDMOND, WA

13
MIKE REED
LONDON, ON

14
MAGALY UNA
FLUSHING, NY

15
JESSE FULLMER
SALT LAKE CITY, UT

16
JOSHUA DISHONG
COLUMBUS, OH


17
RAZAN ZARBA
TRACY, CA

18
DERRICK MASON
COON RAPIDS, MN

19
MICHAEL VAN DELFT
HALIFAX, NS

20
ARIF HAJRO
CORONA, CA

DECEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Ian Pickett	$73,033		81.8	Bobby Gujral	AO
2	Gjon Ljuljduraj	$70,709		93.2	Joseph Gojcaj	Hart-Dushaj
3	Muhammed Ashraf	$61,355		80.6	Sabrina Kryshundayal	Theodore Pappas
4	Duni Olusegun	$58,803		79.3	Duni Olusegun	James Cunningham
5	Roger Fung	$58,281		78.4		Mathew Hart
6	Carmen Arroyo	$52,546		80.7	Levar Morgan	Theodore Pappas
7	Roger Fredericks	$51,388		90.1	Adrienne Bragas	AO
8	Lily Sakai	$44,339		90.8		Cohen-Velasquez
9	Oleg Novitchii	$37,091		73.7	Eric Thompson	S-S-Parks-Salvaggi
10	Jared Guglielmino	$34,002		75.7	Johnny Ly	Giglione-Ackerman
11	Aref Sayegh	$32,549		93.4	Phillip Waisman	Satti-Kanaan
12	Troy Plummer	$30,052		93.7	Michael Mandella	AO
13	Mike Reed	$29,016		94.6	Meaghan Krecsko	AO
14	Magaly Una	$28,559		76.3	Shahab Mahdavinejad	Theodore Pappas
15	Jesse Fullmer	$26,951		90.7	Clint Perry	AO
16	Joshua Dishong	$24,943		77.6	Joshua Dishong	S-S-Bendure-Hartwig
17	Razan Zarba	$24,654		87.3	Romal Omid	Mathew Hart
18	Derrick Mason	$23,930		82.2	Derrick Mason	Chad Deley
19	Michael van Delft	$23,683		82.3	Michael van Delft	Satti-Kanaan
20	Arif Hajro	$23,167		85.2	Mario Hajro	AO
21	Omar Hashimi	$22,500		80.5	Paul Samra	Andrew McQuade
22	Joachim Jean	$21,776		91.2	Ryan Hall	Laura Fisher
23	Cleopatra Sola	$21,645		88.2	Blake Higuchi	AO
24	Tanner Duy	$21,599		83.4	Tanner Duy	AO
25	Gary Slocum	$21,327		82.9	Gary Slocum	Desi Dimitrova
26	Jimmy Quifille	$21,196		85.0	Darrell Asbell	AO
27	Shiv Patel	$19,706		91.7	Zach Otto	Sabrina Lloyd
28	Leonardo Alsina	$19,549		79.4	Sergio Carta	Beto Quintero
29	Irma Gallardo	$19,506		80.4	Steven Warner	AO
30	Jillian Getz	$18,462		79.6	Mario Hajro	AO
31	Massoud Vaziri	$18,346		78.3	Bruce Viaje	AO
32	Eric Butt	$17,577		88.9	Mike Paragiou	S-S-Parks-Salvaggi
33	Lisa Richardson	$17,347		84.7		Moswen Taylor
34	Duane Shaw	$17,245		83.6	Duane Shaw	Sabrina Lloyd
35	Elizabeth Garcia	$17,076		74.9	Zach Otto	Sabrina Lloyd
36	Peer Shmelzer	$16,782		87.5	Joshua Olin	AO
37	Alex Miller	$16,774		81.1	Stephen Jeung	Cohen-Velasquez
38	Tennison Mather	$16,746		80.9	Joseph Tomanovich	AO
39	Ronald Davis	$16,704		78.1	Ed-Maggie Myrthil	Theodore Pappas
40	Casey Stathopoulos	$16,346		77.8	Rebecca Mehlinger	Serur-Yagjian
41	Michael Battaglio	$16,198		92.5	Michael Battaglio	Evan Holzhauer
42	Andre Taylor	$15,960		85.4	Steven Warner	AO
43	Sabrina Agostini	$15,727		94.2	Sergio Carta	Beto Quintero
44	Alyssa Libby	$15,723		85.5	Alyssa Libby	Cindy Furer
45	Elizah Smart	$15,445		81.1	Carey Hartman	Simon Arias
46	Sayed Hashimi	$15,086		75.9	Paul Samra	Andrew McQuade
47	VaShawn Nelson	$15,027		74.8	Shavonne Grant	Mark Beckford
48	Lincoln Dziekonski	$14,957		86.5	Lincoln Dziekonski	AO
49	Preeti Sahgal	$14,850		87.3		Josh Chalom
50	Daniel Bean	$14,737		91.7	Joseph Tomanovich	AO

ALL TIME RECORD: $189,995 Net ALP — MARK NEILSON

YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	$704,284		77.6	Joshua Dishong	S-S-Bendure-Hartwig
*2	Roger Fredericks	$509,821		90.1	Adrienne Bragas	AO
*3	Carmen Arroyo	$481,149		80.7	Levar Morgan	Theodore Pappas
*4	Michael van Delft	$448,343		82.3	Michael van Delft	Satti-Kanaan
*5	Muhammed Ashraf	$444,065		80.6	Sabrina Kryshundayal	Theodore Pappas
*6	Duni Olusegun	$401,302		79.3	Duni Olusegun	James Cunningham
*7	Aref Sayegh	$397,704		93.4	Phillip Waisman	Satti-Kanaan
*8	Ian Pickett	$394,250		81.8	Bobby Gujral	AO
*9	Roger Fung	$371,267		78.4		Mathew Hart
*10	Lily Sakai	$370,137		90.8		Cohen-Velasquez
11	Mike Reed	$364,639		94.6	Meaghan Krecsko	AO
12	Dina Boghdady	$297,167		88.1	Luay Ghawi	AO
13	Ellen Tuttle	$262,028		95.0		Brett Gryska
14	Oleg Novitchii	$260,883		73.7	Eric Thompson	S-S-Parks-Salvaggi
15	Max Quasem	$249,876		94.3		Cohen-Velasquez
16	Alex Miller	$249,532		81.1	Stephen Jeung	Cohen-Velasquez
17	Irma Gallardo	$236,507		80.4	Steven Warner	AO
18	Tony Georges	$227,807		91.4	Matthew Conrad	S-S-Parks-Salvaggi
19	Joachim Jean	$224,288		91.2	Ryan Hall	Laura Fisher
20	Joey Kennedy	$224,170		83.8		AO
21	Alex Smith	$214,772		88.7	Mark Neilson	AO
22	Bradley Christiansen	$212,984		81.6	Darrell Asbell	AO
23	Taulant Bane	$210,791		88.3	David Carpenter	Dustin Venekamp
24	Jesse Fullmer	$205,376		90.7	Clint Perry	AO
25	Arif Hajro	$201,871		85.2	Mario Hajro	AO
26	Lleison Martinez	$201,858		73.0	Begona Patino-Lopez	Cisco Perez
27	Derrick Mason	$199,627		82.2	Derrick Mason	Chad Deley
28	Matthew Zang	$197,844		78.5	Ryan Stenglein	AO
29	Bryan Juskiw	$193,894		85.3	Bryan Juskiw	S-S-Bendure-Hartwig
30	Yolette Mompoint	$188,720		85.6	Jean M Joseph	Tom Williams
31	DeAnthony Hartman	$188,302		83.0	Nick Scordos	Zach Hart
32	Felipe Machado-Santanna	$182,339		74.5	Begona Patino-Lopez	Cisco Perez
33	Troy Plummer	$180,338		93.7	Michael Mandella	AO
34	Ryan Vance	$180,089		86.4	Derek Foore	S-S-Parks-Salvaggi
35	Brock Lampee	$177,052		89.1	Dustin Dunbar	Dustin Venekamp
36	Douglas Clarke	$176,031		90.6	Joshua Jackson	Brian Schreiter
37	Meardey Kim	$175,479		83.2	Yussuf El-Zein	AO
38	David Melendrez	$175,297		84.3		Cindy Furer
39	Alan Sedaghat	$174,318		87.7	Alan Sedaghat	AO
40	Alipate Makaui	$172,846		86.0	Alipate Makaui	Steve Friedlander
41	Nicholas Davis	$171,626		74.6	Samy Jacques	Tom Williams
42	Adem Abdula	$171,583		87.1	Adem Abdula	Giglione-Ackerman
43	Jordon Graham	$169,899		88.7	Zach Otto	Sabrina Lloyd
44	Michael Battaglio	$169,645		92.5	Michael Battaglio	Evan Holzhauer
45	Jenny Kim	$167,044		87.6	Jenny Kim	AO
46	Melinda Skinner	$163,781		85.9	Taurean Flournoy	Weatherspoon-Harris
47	Jadwiga Martins	$162,203		84.7	Jadwiga Martins	AO
48	Peer Shmelzer	$161,761		87.5	Joshua Olin	AO
49	Joseph Sarasin	$161,085		86.9	Travis Picklesimer	S-S-Bendure-Hartwig
50	Richard Carter	$160,824		96.4	Clint Perry	AO

ALL TIME RECORD: $756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: $3,785,283 Net ALP — MAX QUASEM 12/31/20

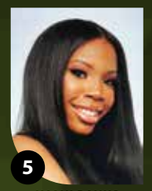
SUPERVISING AGENTS

1 BENJAMIN KESTERSON
ST LOUIS, MO

2 NOAH SCHULTZ
TROY, MI

3 MORIAH CHANDLER
ORLANDO, FL

4 ANTHONY MAZURKEWICZ
HOUSTON, TX


5 IMANI BANKS
EDISON, NJ

6 KLAUDIO MERIZAJ
CORONA, CA

7 AHMED KASSEM
ST LOUIS, MO

8 SNOOR QARADAGHI
TROY, MI

9 WILLIAM BENLINE
ST LOUIS, MO

10 DAMEN HARTWICK
ST LOUIS, MO

DECEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Benjamin Kesterson	$79,437	$85,585		73.5	Edward Leon	Hart-Dushaj
2	Noah Schultz	$71,379	$72,803		81.9	Paul Smith	Zach Hart
3	Moriah Chandler	$58,944	$113,588		73.5	Joe Lewo	Matt Henderson
4	Anthony Mazurkewicz	$51,215	$49,655	89			Giddens-Giddens
5	Imani Banks	$48,841	$48,524	92		Johnny Ly	Giglione-Ackerman
6	Klaudio Merizaj	$48,017	$48,017	89		Eno Iftiu	AO
7	Ahmed Kassem	$47,710	$56,863	89		Joseph Gojcaj	Hart-Dushaj
8	Snoor Qaradaghi	$44,806	$52,207	91		Paul Smith	Zach Hart
9	William Benline	$35,234	$36,873		75.4	Brandon Neal	Hart-Dushaj
10	Damen Hartwick	$30,223	$37,260		82.0	Mike Paragiou	S-S-Parks-Salvaggi
11	Havis Alvarado	$29,441	$33,435	88		Astrid Castrillon	Hemerson Gonzalez
12	Pranvera Kelmendi	$27,441	$52,924		80.8	Doron Freud	Giglione-Ackerman
13	Alexandra Jaeger	$25,553	$37,131	93		Duane Shaw	Sabrina Lloyd
14	Brent Rains	$24,554	$23,357	96		Christopher Hintz	AO
15	Norvi Belisario	$24,443	$21,561	95		Jean Romero Capote	Jesus Romero
16	Justin Kelly	$23,227	$23,230	91			Simon Arias
17	Sheryl Garmendia	$22,566	$25,104	96		Raul Angulo	Jesus Romero
18	Ian Zollos	$21,936	$30,516		82.7	Eric Thompson	S-S-Parks-Salvaggi
19	Connor O'Donnell	$21,728	$39,580	97		Mike Paragiou	S-S-Parks-Salvaggi
20	Ivan Martinez	$21,308	$29,213	87		Averigh Speciale	Matt Henderson

ALL TIME RECORDS: $268,100 1st 6 Mo Agt — JEFFREY HUDSON | $268,100 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	$1,001,807	$1,476,253		73.5	Joe Lewo	Matt Henderson
*2	Benjamin Kesterson	$467,220	$565,767		73.5	Edward Leon	Hart-Dushaj
*3	Taleb Jammoul Hajali	$430,957	$655,492		85.4	Patricia Contreras	Beto Quintero
*4	William Benline	$400,744	$473,709		75.4	Brandon Neal	Hart-Dushaj
*5	Ahmed Kassem	$250,985	$319,879	89		Joseph Gojcaj	Hart-Dushaj
6	Noah Schultz	$242,091	$351,538		81.9	Paul Smith	Zach Hart
7	Sullena Staton	$200,427	$491,123		78.8	Steven Dell	Simon Arias
8	Ryan Crawford	$180,932	$248,193	91			Simon Arias
9	Victor Romero	$177,676	$244,081		81.1	Sergio Carta	Beto Quintero
10	Jozef Tinaj	$154,091	$225,159	85		Joseph Gojcaj	Hart-Dushaj
11	Alexandra Jaeger	$145,422	$197,465	93		Duane Shaw	Sabrina Lloyd
12	Maria Bonilla Borrego	$140,858	$353,865		78.3	Walter Icaza	Beto Quintero
13	Akinyemi Akinseye	$134,876	$269,774		84.0	Jeffrey Espinal	Theodore Pappas
14	Jhanna Valerio Vivas	$125,535	$196,014	94		Patricia Contreras	Beto Quintero
15	Andrea D Owens	$121,481	$363,607		77.7	Eric Thompson	S-S-Parks-Salvaggi
16	Brandon Atchley	$113,598	$194,410		84.5	Paul Smith	Zach Hart
17	Eric Butt	$112,623	$263,866		86.2	Mike Paragiou	S-S-Parks-Salvaggi
18	Julian Navalta	$109,334	$151,280	88		Averigh Speciale	Matt Henderson
19	Marvin Fernandez	$109,310	$195,550	90	90.5	Jeffrey Espinal	Theodore Pappas
20	Nicole Herrin	$106,239	$211,638		79.6	Taurean Flournoy	Weatherspoon-Harris

ALL TIME RECORDS: $1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | $1,476,253 Net ALP — MORIAH CHANDLER

GENERAL AGENTS

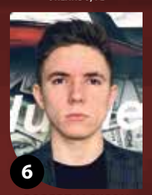
1 IAN ROULEAU
TROY, MI

2 BRANDON BISKIE
ORLANDO, FL

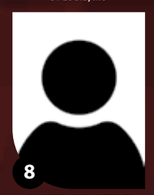
3 ADIANEZ RODRIGUEZ
DALLAS, TX

4 CHRISTIAN GOJCAJ
ST LOUIS, MO

5 ZORHEDY ROMERO ARANDA
HOUSTON, TX


6 ROBERT JACKSON
LOMBARD, IL

7 NABIL ATALLAH
EDISON, NJ


8 AMEENAH LITTLE
EDISON, NJ

9 JARED GUGLIELMINO
EDISON, NJ

10 PEDRO DAVILA NETO
ORLANDO, FL

DECEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Ian Rouleau	$140,851	$193,714		83.6	Paul Smith	Zach Hart
2	Brandon Biskie	$88,315	$107,283	95		Averigh Speciale	Matt Henderson
3	Adianez Rodriguez	$86,003	$105,263	91		Astrid Castrillon	Hemerson Gonzalez
4	Christian Gojcaj	$81,531	$123,602		78.8	Joseph Gojcaj	Hart-Dushaj
5	Zorhedy Romero Aranda	$63,722	$67,746	96		Raul Angulo	Jesus Romero
6	Robert Jackson	$58,896	$74,799		76.0		Arias-Dlabik
7	Nabil Atallah	$57,977	$148,615		80.0	Doron Freud	Giglione-Ackerman
8	Ameenah Little	$47,979	$54,679		76.5	David Duddy	Giglione-Ackerman
9	Jared Guglielmino	$47,506	$89,935		77.0	Johnny Ly	Giglione-Ackerman
10	Pedro Davila Neto	$46,504	$62,637	90		Joe Lewo	Matt Henderson
11	Susana Al Choufi Naim	$46,067	$56,087	91		Angel Contreras	Hemerson Gonzalez
12	Bradley Christiansen	$42,380	$56,497		80.7	Darrell Asbell	AO
13	Arturo Romero	$42,323	$48,121	96		Mike Paragiou	S-S-Parks-Salvaggi
14	Phillip Rigoli	$40,106	$50,511	91		James Sodan	Nick Moore
15	Solgeis Cardozo Mijares	$40,095	$61,706		77.7	Angel Contreras	Hemerson Gonzalez
16	Radames Alvarado	$39,860	$56,922	96		Mauro Capozucca	Hemerson Gonzalez
17	Ireland Sirni	$39,397	$53,237		83.1	Edward DeFurio	Nick Moore
18	John Hartin	$37,019	$37,019	99		Mark Neilson	AO
19	Adam Wheeler	$35,960	$43,177		81.3	Scott Wheeler	Satti-Kanaan
20	John Catalano	$35,280	$44,489	97		Jason Bratin	Simon Arias

ALL TIME RECORDS: $470,416 1st 6 Mo Agt — JEFFREY HUDSON | $473,032 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Christian Gojcaj	$919,033	$1,194,564		78.8	Joseph Gojcaj	Hart-Dushaj
*2	Ian Rouleau	$820,709	$1,070,322		83.6	Paul Smith	Zach Hart
*3	Jenna Grula	$482,800	$900,522		84.6	Sokol Fazliu	Simon Arias
*4	Erica Robertson	$436,279	$741,844		82.6	Timothy Bugge	Simon Arias
*5	Robert Jackson	$428,332	$892,760		76.0		Arias-Dlabik
6	Brandon Biskie	$405,298	$435,644	95		Averigh Speciale	Matt Henderson
7	Chilynn Acevedo	$389,276	$481,971	94		Gabriela Sime	Fisher-Zuzick
8	Steven Baum	$389,253	$509,210		76.5	Zach Otto	Sabrina Lloyd
9	Solgeis Cardozo Mijares	$355,720	$486,968		77.7	Angel Contreras	Hemerson Gonzalez
10	Jorge Toribio	$349,670	$767,447		77.1	Jeffrey Espinal	Theodore Pappas
11	Zachary Poker	$320,657	$491,202		76.7	Mark Bernsdorff	Simon Arias
12	Timothy Wilson	$317,271	$455,778		84.0	Ryan Wilson	Philip Prata
13	Susana Al Choufi Naim	$313,415	$363,456	91		Angel Contreras	Hemerson Gonzalez
14	Jorge Caridad	$313,114	$350,141	92			Fort Worth Latino Division
15	Alfredo Garcia	$313,109	$650,930		78.6	Walter Icaza	Beto Quintero
16	Adianez Rodriguez	$310,700	$411,741	91		Astrid Castrillon	Hemerson Gonzalez
17	Tanner West	$307,159	$489,190		76.8	Clayton Slaughter	Michael Vasu
18	Joshua Egyud	$302,249	$542,713		83.6	Sokol Fazliu	Simon Arias
19	Pedro Davila Neto	$302,218	$415,264	90		Joe Lewo	Matt Henderson
20	Daniel Prinzo	$293,212	$1,190,912		84.1	Brent Bowling	S-S-Parks-Salvaggi

ALL TIME RECORDS: $2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | $2,259,927 Net ALP — MEGAN JOHNSON

MASTER GENERAL AGENTS

I
KIMBERLY HAMILTON
ROCHESTER, NY

II
BEAU LOCKER
ALTAMONTE SPRINGS, FL

III
CLAYTON SLAUGHTER
HOUSTON, TX

IV
ROMAL OMID
TRACY, CA

V
COREY HELLY
EDISON, NJ

VI
JASON BRATIN
WEXFORD, PA

VII
ED-MAGGIE MYRTHIL
FLUSHING, NY

VIII
JOSEPH TOMANOVICH
LAS VEGAS, NV

IX
MICHAEL MCKIERNAN
PHOENIX, AZ

X
DARRELL ASBELL
VIEJO, CA

XI
TIFFANY BABIN-WASHINGTON
FORT WORTH, TX

XII
FRANCESCA VELTRI
EDISON, NJ

XIII
DANIEL PERKINS
PORTLAND, OR

XIV
BRANDON MINOR
SPOKANE VALLEY, WA

XV
JADWIGA MARTINS
MILTON, ON

Rookie
PAUL SMITH
TROY, MI

Spotlight recognizes the top three Master General Agents in Categories I-XV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2020 Awards Presentation are the top MGA per category from Categories I-XV based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

DECEMBER

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
I	**Kimberly Hamilton**	**94.1%**	**$110,946**	**$57,146**		**81.6**	**Brett Gryska**
	Bobby Gujral	17.5%	$218,470	$185,908		83.0	AO
II	**Beau Locker**	**294.9%**	**$311,466**	**$78,872**		**74.9**	**Matt Henderson**
	Patricia Contreras	16.5%	$136,650	$117,247		81.0	Beto Quintero
III	**Clayton Slaughter**	**14.2%**	**$120,695**	**$105,670**		**75.0**	**Michael Vasu**
IV	**Romal Omid**	**20.6%**	**$151,693**	**$125,792**		**73.7**	**Mathew Hart**
	Patrycja Grudzinska	17.3%	$100,156	$85,360		73.6	Sabrina Lloyd
V	**Corey Helly**	**107.4%**	**$109,128**	**$52,612**		**85.8**	**Giglione-Ackerman**
	Alberto Alcala	86.2%	$132,214	$70,995		73.8	Ryan Bisanz
	Michael Mandella	45.0%	$111,888	$77,153		79.7	AO
VI	**Jason Bratin**	**169.2%**	**$101,765**	**$37,797**		**82.6**	**Simon Arias**
	Duni Olusegun	103.8%	$67,207	$32,978		78.9	James Cunningham
	Clint Perry	56.6%	$100,169	$63,981		88.1	AO
VII	**Ed-Maggie Myrthil**	**95.6%**	**$105,401**	**$53,876**		**75.4**	**Theodore Pappas**
	Sokol Fazliu	39.7%	$74,711	$53,492		83.8	Simon Arias
	Ryan Wilson	34.1%	$63,508	$47,345		84.7	Philip Prata
VIII	**Joseph Tomanovich**	**239.0%**	**$169,918**	**$50,125**		**78.0**	**AO**
	Johnny Ly	128.5%	$136,496	$59,733		76.0	Giglione-Ackerman
	Christopher Hintz	104.4%	$133,931	$65,520		73.7	AO
IX	**Michael McKiernan**	**63.7%**	**$65,312**	**$39,887**		**78.3**	**Dustin Venekamp**
	Meaghan Krecsko	56.7%	$100,191	$63,923		79.2	AO
X	**Darrell Asbell**	**197.2%**	**$164,020**	**$55,194**		**82.5**	**AO**
	Jinelly Urena	97.5%	$10,160	$5,146		75.8	Jose Carvajal
	Jessica Santamarina	67.8%	$32,824	$19,567		82.3	Jamison Weatherspoon
XI	**Tiffany Babin-Washington**	**360.5%**	**$79,346**	**$17,229**		**74.1**	**Jay Washington**
	Darrin Roberts	176.1%	$57,231	$20,725		84.3	Michael Vasu
	Justin Sutton	154.1%	$67,188	$26,439		76.6	Giddens-Giddens
XII	**Francesca Veltri**	**42.7%**	**$30,852**	**$21,624**		**76.3**	**Giglione-Ackerman**
XIII	**Daniel Perkins**	**159.9%**	**$56,424**	**$21,710**		**80.8**	**AO**
	Gary Slocum	130.5%	$52,739	$22,885		73.7	Desi Dimitrova
	Bobby Park	113.3%	$103,441	$48,500		77.2	AO
XIV	**Brandon Minor**	**492.5%**	**$36,306**	**$6,128**		**84.8**	**AO**
	Anacleto Arevalo	343.8%	$21,033	$4,739		78.7	AO
	Behrad Baghbanian	218.9%	$43,137	$13,525		83.3	AO
XV	**Jadwiga Martins**	**314.6%**	**$18,401**	**$4,438**		**78.4**	**AO**
	Alexandra Graham	115.8%	$47,108	$21,833		73.8	Greg Graham
	Rupinder Toor	79.5%	$1,431	$797		100.0	AO

ALL TIME RECORD: $595,303 Net ALP — MARC SALVAGGI

DECEMBER ROOKIES

Category		PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie	**Paul Smith**	**980.2%**	**$286,230**	**$29,200**	**342,508**		**80.6**	**Zach Hart**
	Tahis Quintero Bonilla	503.0%	$146,868	$29,200	153,340		78.6	Jesus Romero
	Averigh Speciale	500.4%	$146,111	$29,200	158,818	88		Matt Henderson
	Edward Leon	407.4%	$118,966	$29,200	171,875		74.7	Hart-Dushaj
	Joe Lewo	400.5%	$116,937	$29,200	191,364		73.0	Matt Henderson
	Juan Diaz	284.4%	$83,042	$29,200	121,740		75.7	Gonzalez-H-W
	Sergio Carta	283.6%	$82,816	$29,200	197,278		81.8	Beto Quintero
	Mauro Capozucca	270.6%	$79,015	$29,200	97,533	90		Gonzalez-H-W
	Astrid Castrillon	255.6%	$74,638	$29,200	91,387		76.7	Hemerson Gonzalez
	Raul Angulo	237.8%	$69,427	$29,200	74,308		75.1	Jesus Romero

YTD

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
I	**Jeffrey Espinal**	**46.9%**	**$2,203,288**	**$1,500,089**		**78.9**	**Theodore Pappas**
II	**Beau Locker**	**124.8%**	**$3,136,379**	**$1,395,284**		**74.9**	**Matt Henderson**
	Patricia Contreras	51.1%	$2,060,972	$1,363,767		81.0	Beto Quintero
III	**Bobby Hamilton**	**26.9%**	**$1,450,053**	**$1,142,661**		**75.2**	**AO**
	Clayton Slaughter	23.7%	$1,479,152	$1,196,149		75.0	Michael Vasu
	Darcy Schrieber	14.6%	$1,362,012	$1,188,256		81.8	Zach Hart
IV	**David Carpenter**	**85.7%**	**$1,765,683**	**$951,007**		**77.5**	**Dustin Venekamp**
	Romal Omid	79.3%	$1,767,978	$986,125		73.7	Mathew Hart
	Phi Phan	19.8%	$1,267,293	$1,058,087		82.4	Desi Dimitrova
V	**Alberto Alcala**	**57.4%**	**$1,369,698**	**$869,930**		**73.8**	**Ryan Bisanz**
	Michael Mandella	57.4%	$1,413,285	$898,138		79.7	AO
	Mike Paragiou	56.7%	$1,480,852	$944,729		80.9	S-S-Parks-Salvaggi
VI	**Brody Maughan-Evanson**	**180.5%**	**$2,111,946**	**$752,946**		**85.6**	**Simon Arias**
	Jason Bratin	69.3%	$1,247,182	$736,752		82.6	Simon Arias
	Clint Perry	49.7%	$1,169,755	$781,404		88.1	AO
VII	**Sokol Fazliu**	**89.5%**	**$1,210,071**	**$638,624**		**83.8**	**Simon Arias**
	Travis Vaughn	42.6%	$942,474	$660,784		79.3	Simon Arias
	Ed-Maggie Myrthil	28.9%	$806,081	$625,396		75.4	Theodore Pappas
VIII	**Christopher Hintz**	**133.9%**	**$1,302,495**	**$556,748**		**73.7**	**AO**
	Joseph Tomanovich	128.5%	$1,245,777	$545,317		78.0	AO
	Alex Kae	51.1%	$850,806	$562,940		84.9	AO
IX	**Meaghan Krecsko**	**90.6%**	**$951,353**	**$499,201**		**79.2**	**AO**
	Michael McKiernan	82.6%	$907,886	$497,224		78.3	Dustin Venekamp
	Claude Hamilton	39.7%	$684,783	$490,351		81.0	Satti-Kanaan
X	**Darrell Asbell**	**181.9%**	**$1,309,628**	**$464,597**		**82.5**	**AO**
	Daniel Umbertone	111.5%	$854,829	$404,205		81.1	AO
	Kevin Appasamy	50.2%	$691,233	$460,105		78.3	AO
XI	**Derrick Mason**	**66.3%**	**$588,893**	**$354,126**		**74.0**	**Chad Deley**
	Brandon Baker	59.4%	$567,188	$355,796		81.8	Travis Moody
	Tiffany Babin-Washington	44.7%	$558,977	$386,367		74.1	Jay Washington
XII	**Jonathan Jones**	**23.3%**	**$387,588**	**$314,360**		**73.6**	**Corey Neff**
XIII	**Bobby Park**	**308.5%**	**$1,130,272**	**$276,713**		**77.2**	**AO**
	Shawn Lewicki	176.4%	$575,563	$208,269		74.5	Hart-Lewicki
	Daniel Perkins	140.7%	$496,998	$206,473		80.8	AO
XIV	**Brandon Minor**	**264.8%**	**$441,333**	**$120,971**		**84.8**	**AO**
	Anacleto Arevalo	211.8%	$387,529	$124,270		78.7	AO
	Dwayne Gomez	122.6%	$318,144	$142,949		78.9	Jose Carvajal
XV	**Alexandra Graham**	**559.0%**	**$522,249**	**$79,250**		**73.8**	**Greg Graham**
	Jadwiga Martins	335.7%	$165,150	$37,902		78.4	AO
	Rupinder Toor	41.2%	$15,543	$11,005		100.0	AO

ALL TIME RECORD: $4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category		PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie	**Paul Smith**	**471.8%**	**$1,653,129**	**$350,400**	**2,235,330**		**80.6**	**Zach Hart**
	Joe Lewo	397.0%	$1,390,942	$350,400	2,034,706		73.0	Matt Henderson
	Ashley Clarke	338.2%	$1,185,200	$350,400	2,153,096		76.7	Ernest Powell
	Tahis Quintero Bonilla	335.3%	$1,174,847	$350,400	1,401,726		78.6	Jesus Romero
	Juan Diaz	322.7%	$1,130,912	$350,400	1,391,227		75.7	Gonzalez-H-W
	Edward Leon	308.3%	$1,080,395	$350,400	1,629,214		74.7	Hart-Dushaj
	Sergio Carta	276.7%	$969,401	$350,400	2,036,849		81.8	Beto Quintero
	Averigh Speciale	235.4%	$824,924	$350,400	858,663	88		Matt Henderson
	Aaron Piotrowski	204.7%	$717,431	$350,400	1,161,381		76.3	Sabrina Lloyd
	Gabriela Sime	177.1%	$620,502	$350,400	724,838		81.9	Fisher-Zuzick

REGIONAL GENERAL AGENTS

I

COREY HELLY
EDISON, NJ

II

JOSHUA OLIN
VANCOUVER, WA

III

KIMBERLY HAMILTON
ROCHESTER, NY

IV

MICHAEL GERSTEIN
EDISON, NJ

V

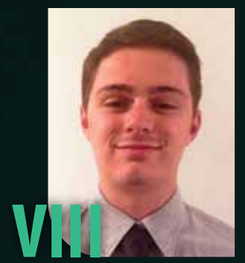
JOSEPH TOMANOVICH
LAS VEGAS, NV

VI

MICHAEL BURNINGHAM
AMMON, ID

VII

JOHNNY LY
EDISON, NJ



VIII

CLAYTON SLAUGHTER
HOUSTON, TX

IX

DARRELL ASBELL
ALISO VIEJO, CA

X

PATRICE FRANKLIN
INDIANAPOLIS, IN

XI

JUSTIN SUTTON
WACO, TX

XII

JOSEPH ROTOLO
ORLANDO, FL

Spotlight recognizes the top three Regional General Agents in Categories I-XII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2020 Awards Presentation are the top RGA per category from Categories I-XII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

DECEMBER

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
I	**Corey Helly**	**50.3%**	**$508,058**	**$338,105**		**79.4**	**Giglione-Ackerman**
	Robert Janev	17.9%	$439,863	$372,958		77.9	Sabrina Lloyd
II	**Joshua Olin**	**147.4%**	**$477,968**	**$193,196**		**82.1**	**AO**
	Beau Locker	41.3%	$332,402	$235,292		73.5	Matt Henderson
	Christopher Hintz	14.4%	$312,675	$273,249		77.3	AO
III	**Kimberly Hamilton**	**15.6%**	**$200,674**	**$173,578**		**80.4**	**Brett Gryska**
	David Carpenter	15.6%	$214,668	$185,756		76.4	Dustin Venekamp
IV	**Michael Gerstein**	**69.6%**	**$185,925**	**$109,652**		**84.7**	**Giglione-Ackerman**
V	**Joseph Tomanovich**	**86.4%**	**$253,916**	**$136,198**		**82.7**	**AO**
	Chris La Fond	51.0%	$163,535	$108,301		81.3	AO
VI	**Michael Burningham**	**16.1%**	**$120,638**	**$103,893**		**84.1**	**AO**
	Kaitlyn Brandt	11.7%	$109,820	$98,341		75.9	Stephen Jubrey
	Morgan Lobello	10.5%	$111,436	$100,869		76.9	Giglione-Ackerman
VII	**Johnny Ly**	**104.0%**	**$167,483**	**$82,119**		**75.2**	**Giglione-Ackerman**
	Magda Figueiredo	31.0%	$134,565	$102,747		79.2	Giglione-Ackerman
	Ryan McIntosh	28.6%	$93,823	$72,958		82.3	AO
VIII	**Clayton Slaughter**	**155.8%**	**$169,304**	**$66,174**		**74.7**	**Michael Vasu**
	Alberto Alcala	99.2%	$131,014	$65,757		74.8	Ryan Bisanz
	Clint Perry	58.2%	$100,169	$63,330		85.6	AO
IX	**Darrell Asbell**	**138.4%**	**$164,020**	**$68,813**		**82.2**	**AO**
	Ashley Clarke	118.7%	$160,951	$73,584		76.7	Ernest Powell
	Paul Smith	97.1%	$344,813	$174,960		80.6	Zach Hart
X	**Patrice Franklin**	**296.1%**	**$11,673**	**$2,947**		**79.5**	**Moswen Taylor**
	Andrew Bishop	167.2%	$134,362	$50,279		86.9	AO
	Harold Durana	81.9%	$113,673	$62,495		82.4	AO
XI	**Justin Sutton**	**123.0%**	**$68,590**	**$30,758**		**79.5**	**Giddens-Giddens**
	Stella Roznovan	96.1%	$88,430	$45,103		81.5	Cohen-Velasquez
	Derrick Mason	66.9%	$42,768	$25,623		73.3	Chad Deley
XII	**Joseph Rotolo**	**20724.2%**	**$211,574**	**$1,016**		**79.0**	**Matt Henderson**
	Tahis Quintero Bonilla	1751.8%	$184,140	$9,944		78.6	Jesus Romero
	Behrad Baghbanian	251.9%	$47,591	$13,525		83.3	AO

ALL TIME RECORD: $1,143,711 Net ALP — MATTHEW PARKS

YTD

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
I	**Reynolds Akuamoa**	**29.2%**	**$5,198,164**	**$4,023,754**		**74.3**	**Theodore Pappas**
	Justin Adams	27.5%	$4,415,883	$3,463,891		81.0	Simon Arias
	Mark Neilson	17.2%	$8,014,064	$6,840,690		81.0	AO
II	**Joshua Olin**	**49.8%**	**$5,015,044**	**$3,348,519**		**82.1**	**AO**
	Christopher Hintz	20.1%	$3,354,370	$2,792,439		77.3	AO
	Beau Locker	17.7%	$3,912,505	$3,325,235		73.5	Mat Henderson
III	**David Carpenter**	**61.9%**	**$3,521,640**	**$2,174,527**		**76.4**	**Dustin Venekamp**
	Zach Otto	19.8%	$2,808,953	$2,345,639		79.6	Sabrina Lloyd
	Kimberly Hamilton	17.2%	$2,589,154	$2,210,112		80.4	Brett Gryska
IV	**Darcy Schrieber**	**19.3%**	**$2,009,849**	**$1,684,295**		**80.4**	**Zach Hart**
	Jenny Kim	14.9%	$1,882,866	$1,638,497		77.6	AO
V	**Jeffrey Espinal**	**54.4%**	**$2,189,507**	**$1,417,869**		**77.2**	**Theodore Pappas**
	Bobby Hamilton	51.4%	$2,298,354	$1,518,201		77.2	AO
	Joseph Tomanovich	45.0%	$2,082,346	$1,435,948		82.7	AO
VI	**Brody Maughan-Evanson**	**85.5%**	**$2,364,738**	**$1,274,493**		**77.3**	**Simon Arias**
	Romal Omid	58.8%	$1,672,743	$1,053,525		74.3	Mathew Hart
	Mike Paragiou	42.9%	$1,822,545	$1,275,220		81.2	S-S-Parks-Salvaggi
VII	**Alma Lozano**	**40.7%**	**$1,276,403**	**$907,263**		**74.1**	**Richard Correa**
	Alex Kae	29.8%	$1,172,161	$902,915		81.9	AO
	Johnny Ly	20.7%	$1,154,539	$956,799		75.2	Giglione-Ackerman
VIII	**Clayton Slaughter**	**130.2%**	**$1,748,852**	**$759,659**		**74.7**	**Michael Vasu**
	Alberto Alcala	83.7%	$1,417,168	$771,444		74.8	Ryan Bisanz
	Clint Perry	51.1%	$1,173,674	$776,839		85.6	AO
IX	**Paul Smith**	**244.9%**	**$2,394,590**	**$694,323**		**80.6**	**Zach Hart**
	Ashley Clarke	225.5%	$2,152,457	$661,267		76.7	Ernest Powell
	Kelly Ekker	88.2%	$1,107,158	$588,161		75.7	Tiffany Roland
X	**Andrew Bishop**	**204.7%**	**$1,383,944**	**$454,141**		**86.9**	**AO**
	Harold Durana	77.5%	$853,753	$480,992		82.4	AO
	Mavrick Fredericks	54.6%	$801,612	$518,499		76.6	Evan Holzhauer
XI	**Mike Allen**	**168.7%**	**$935,664**	**$348,227**		**82.0**	**Travis Moody**
	Erin Allen	144.3%	$953,977	$390,443		74.2	Richard Correa
	Daniel Umbertone	137.1%	$859,854	$362,622		81.9	AO
XII	**Tahis Quintero Bonilla**	**1159.2%**	**$1,470,711**	**$116,800**		**78.6**	**Jesus Romero**
	Joseph Rotolo	799.1%	$1,239,685	$137,879		79.0	Matt Henderson
	Juan Diaz	435.8%	$1,408,114	$262,800		76.8	Gonzalez-H-W

ALL TIME RECORD: $9,042,633 Net ALP — MATTHEW PARKS

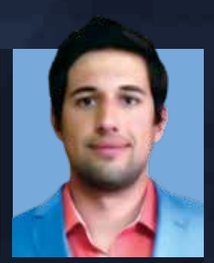
STATE GENERAL AGENTS

I GIGLIONE-ACKERMAN

II SABRINA LLOYD

III MATT HENDERSON

V GIDDENS-GIDDENS



VI NICK MOORE

VII ERNEST POWELL

VIII CHAD DELEY

IX HEMERSON GONZALEZ

EC

X ALBERT SERUR

XI SAAVEDRA-LONGINO

XII JESUS ROMERO

TOP PERFORMANCE FACTOR

EC = 2020 Executive Council Member

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2

Spotlight recognizes SGAs in Categories I-XI based on Performance Factor. The SGAs that will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD *Spotlight* number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

JESUS ROMERO
Category XII
540.9 PF

TOMMY VENA
Category XII
227.6 PF

GONZALEZ-H-W
Category XII
201.4 PF

DECEMBER

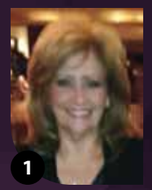
Category		PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I	**Giglione-Ackerman**	**107.7**	**$922,696**	**$708,700**	**130.2**	**40**	**47**	**85.1**		**79.2**	**41.1**
	AO	103.5	$4,694,271	$4,844,100	96.9	274	196	110.0		80.7	39.0
	Simon Arias	90.5	$1,143,556	$1,555,900	73.5	101	94	107.4		79.7	2.9
	Zach Hart	90.3	$533,896	$571,600	93.4	27	31	87.1		78.3	64.0
II	**Sabrina Lloyd**	**107.5**	**$531,431**	**$506,500**	**104.9**	**56**	**33**	**110.0**		**77.5**	**66.4**
	Cohen-Velasquez	94.7	$372,636	$469,700	79.3	36	18	110.0		81.8	-8.4
	Dustin Venekamp	92.2	$398,783	$536,400	74.3	60	46	110.0		78.7	31.8
	Richard Correa	90.2	$394,431	$459,300	85.9	69	73	94.5		74.8	6.0
III	**Matt Henderson**	**136.2**	**$568,779**	**$329,850**	**172.4**	**38**	**38**	**100.0**		**73.1**	**149.7**
V	**Giddens-Giddens**	**124.5**	**$131,699**	**$81,100**	**162.4**	**13**	**15**	**86.7**		**73.5**	**219.6**
	Laura Fisher	100.4	$184,503	$203,400	90.7	17	14	110.0		82.7	5.3
	Desi Dimitrova	90.1	$126,474	$180,200	70.2	16	14	110.0		79.2	-19.8
VI	**Nick Moore**	**149.6**	**$223,953**	**$112,400**	**199.2**	**10**	**10**	**100.0**		**75.8**	**254.6**
	Dorian Oldham	105.0	$122,379	$111,200	110.1	15	15	100.0		77.8	39.9
	Josh Chalom	101.1	$114,082	$99,500	114.7	7	8	87.5		79.3	56.6
	Souley Bah	98.5	$101,198	$116,200	87.1	18	10	110.0		75.9	14.4
	Travis Moody	92.4	$85,306	$114,000	74.8	9	8	110.0		80.3	5.1
	Brian Schreiter	91.3	$83,930	$101,600	82.6	10	10	100.0		79.3	0.1
VII	**Ernest Powell**	**145.7**	**$188,907**	**$104,100**	**181.5**	**15**	**10**	**110.0**		**77.9**	**123.8**
	Ryan Bisanz	119.9	$135,443	$103,600	130.7	12	11	109.1		74.4	52.9
	Greg Graham	111.5	$103,466	$84,100	123.0	12	12	100.0		75.0	26.0
	Josh West	109.2	$137,203	$106,000	129.4	8	9	88.9		81.5	131.1
	Stephen Jubrey	103.1	$111,313	$113,100	98.4	14	13	107.7		75.9	17.5
VIII	**Chad Deley**	**110.5**	**$72,616**	**$64,500**	**112.6**	**13**	**12**	**108.3**		**73.1**	**20.3**
	Tiffany Roland	94.6	$114,367	$97,100	117.8	5	7	71.4		76.0	45.7
IX	**Hemerson Gonzalez**	**154.2**	**$194,217**	**$97,900**	**198.4**	**12**	**8**	**110.0**		**77.1**	**219.4**
	Jay Washington	150.6	$89,091	$44,300	201.1	12	12	100.0		75.9	213.3
X	**Albert Serur**	**143.2**	**$215,894**	**$122,400**	**176.4**	**9**	**7**	**110.0**		**78.4**	**61.5**
	Blake Ralston	104.1	$81,065	$82,500	98.3	11	9	110.0		76.3	24.3
XI	**Saavedra-Longino**	**140.2**	**$74,942**	**$44,000**	**170.3**	**6**	**4**	**110.0**	**91**		**133.8**
	Fisher-Zuzick	128.0	$73,163	$50,100	146.0	15	7	110.0		78.0	54.0
	London Nelson	91.3	$52,782	$72,700	72.6	8	7	110.0		75.0	15.6
XII	**Jesus Romero**	**540.9**	**$385,829**	**$39,700**	**971.9**	**45**	**7**	**110.0**		**73.5**	**390.2**
	Tommy Vena	227.6	$118,572	$32,250	367.7	7	8	87.5	84		N/A
	Gonzalez-H-W	201.4	$320,919	$109,600	292.8	17	7	110.0		75.6	192.2
	Fort Worth Latino Division	179.0	$79,949	$32,250	247.9	22	2	110.0	99		N/A
	Richardson Latino Division	156.5	$65,462	$32,250	203.0	10	2	110.0	100		N/A

YTD

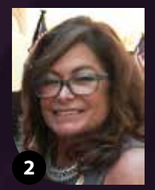
Category		PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I	**AO**	**107.7**	**$55,719,246**	**$52,897,800**	**105.3**	**2276**	**1764**	**110.0**		**80.7**	**21.1**
	Simon Arias	105.1	$19,502,335	$19,227,900	101.4	920	846	108.7		79.7	17.8
	Giglione-Ackerman	101.2	$7,764,590	$7,926,300	98.0	442	423	104.5		79.2	12.7
	Theodore Pappas	96.3	$9,444,523	$10,680,200	88.4	452	434	104.1		74.9	2.5
II	**Dustin Venekamp**	**110.0**	**$7,301,506**	**$6,639,600**	**110.0**	**459**	**414**	**110.0**		**78.7**	**26.5**
	Sabrina Lloyd	104.5	$5,653,718	$5,709,300	99.0	380	297	110.0		77.5	13.9
	Brett Gryska	100.7	$6,315,270	$6,678,900	94.6	231	216	106.9		80.3	8.5
	Michael Vasu	97.2	$5,744,498	$6,181,800	92.9	353	348	101.4		74.7	-0.1
	Cohen-Velasquez	94.4	$4,506,701	$5,725,800	78.7	146	108	110.0		81.8	-9.5
	Richard Correa	90.9	$5,552,168	$6,204,900	89.5	593	642	92.4		74.8	2.9
III	**Matt Henderson**	**118.1**	**$5,518,991**	**$4,371,450**	**126.3**	**362**	**312**	**110.0**		**73.1**	**42.3**
IV	**Tom Williams**	**110.8**	**$3,162,243**	**$2,831,400**	**111.7**	**102**	**90**	**110.0**		**76.1**	**31.7**
	Jamison Weatherspoon	98.8	$3,784,623	$3,654,300	103.6	296	315	94.0		78.1	-5.6
V	**Laura Fisher**	**107.3**	**$2,295,279**	**$2,168,400**	**105.9**	**137**	**126**	**108.7**		**82.7**	**21.8**
	Desi Dimitrova	106.6	$1,918,555	$1,859,400	103.2	95	84	110.0		79.2	18.7
	Slav Bitman	100.1	$1,660,086	$1,763,100	94.2	124	117	106.0		75.7	8.3
VI	**Nick Moore**	**130.6**	**$2,440,626**	**$1,614,300**	**151.2**	**104**	**90**	**110.0**		**75.8**	**73.9**
	Travis Moody	105.8	$1,485,084	$1,437,000	103.3	78	72	108.3		80.3	18.9
	Brian Schreiter	101.9	$1,541,301	$1,642,500	93.8	105	90	110.0		79.3	8.0
	Souley Bah	94.8	$1,306,895	$1,640,400	79.7	112	90	110.0		75.9	-8.4
VII	**Ernest Powell**	**155.5**	**$2,452,753**	**$1,220,700**	**200.9**	**146**	**90**	**110.0**		**77.9**	**131.2**
	Josh West	127.0	$1,892,167	$1,189,800	159.0	77	81	95.1		81.5	83.0
	Ryan Bisanz	121.8	$1,704,287	$1,276,200	133.5	138	99	110.0		74.4	53.7
	Kevin Holtz	98.9	$1,288,383	$1,359,300	94.8	102	99	103.0		78.8	9.1
	AO-Lorence	98.3	$1,179,393	$1,361,700	86.6	111	81	110.0		76.9	-0.3
	Greg Graham	91.8	$1,284,868	$1,183,800	108.5	81	108	75.0		75.0	24.9
	Stephen Jubrey	90.0	$1,274,660	$1,324,800	96.2	98	117	83.8		75.9	10.7
VIII	**Tiffany Roland**	**116.7**	**$1,412,576**	**$1,126,500**	**125.4**	**68**	**63**	**107.9**		**76.0**	**44.3**
	Chad Deley	114.9	$1,278,262	$1,066,800	119.8	140	108	110.0		73.1	37.8
	Byron Paz	99.7	$1,053,854	$1,179,600	89.3	47	39	110.0		76.9	2.8
IX	**Hemerson Gonzalez**	**145.1**	**$1,669,325**	**$926,850**	**180.1**	**85**	**72**	**110.0**		**77.1**	**112.6**
	John Young	101.0	$908,424	$987,000	92.0	117	90	110.0		80.5	5.9
	Jay Washington	92.8	$985,084	$937,500	105.1	87	108	80.6		75.9	20.9
X	**Albert Serur**	**131.6**	**$1,425,181**	**$929,850**	**153.3**	**82**	**63**	**110.0**		**78.4**	**80.4**
	Blake Ralston	113.9	$1,031,609	$770,400	133.9	76	81	93.8		76.3	54.1
	Evan Holzhauer	99.7	$846,342	$757,200	111.8	71	81	87.7		73.1	28.6
XI	**Saavedra-Longino**	**179.8**	**$449,233**	**$180,000**	**249.6**	**14**	**12**	**110.0**	**91**		**61.2**
	Andre McCallum	138.7	$1,247,615	$670,800	186.0	74	81	91.4		76.7	161.8
	Fisher-Zuzick	137.8	$922,117	$557,100	165.5	91	63	110.0		78.0	119.2
	London Nelson	125.7	$784,278	$554,700	141.4	74	63	110.0		75.0	140.9
XII	**Jesus Romero**	**425.1**	**$3,030,343**	**$409,350**	**740.3**	**255**	**54**	**110.0**		**73.5**	**3014.7**
	Gonzalez-H-W	248.2	$2,392,132	$619,050	386.4	162	63	110.0		75.6	737.2
	Tommy Vena	203.0	$980,528	$322,500	304.0	52	51	102.0	84		N/A
	Fort Worth Latino Division	121.1	$85,210	$64,500	132.1	24	2	110.0	99		N/A
	Richardson Latino Division	106.1	$65,927	$64,500	102.2	10	2	110.0	100		N/A
	Jeremy Rivers	97.7	$195,944	$193,500	101.3	16	17	94.1	88		N/A

PUBLIC RELATIONS

CATEGORY I



1 BRENDA DI SOMMA
SOMERSET, NJ



2 RONA PILEGGI SPANO
DARIEN, IL

CATEGORY II

1 TONY ANDERSON
INDIANAPOLIS, IN

2 JANIS PITTS
MOORINGSPORT, LA

CATEGORY III

1 LORI VAUGHN
PORTLAND, OR

2 SARAH THOMSON-DUFRECHOU
MEMPHIS, TN

CATEGORY IV

1 ERICA DALAGER
LAKELAND, MN

2 MICHAEL COOPER
DES MOINES, IA

CATEGORY V

1 LAURIE GRUBER
HAMMOND, WI

2 DIANNA LUEKE
BUFORD, GA

CATEGORY VI

1 DONNA ALTSHUE
NORMAL, IL

2 HECTOR CORTEZ
FAIR OAKS, CA

CATEGORY VII

1 BRENDA WADEY
CALGARY, AB

2 CHERYL COOK
EAST BERLIN, PA

CATEGORY VIII

1 JENNIFER ROSINE
NEOSHO, WI

2 CURTIS BLAIR
CHICAGO, IL

TOP MANAGERS

CATEGORY I

1 DAWN TRUDDEN
DUNLAP, IL

CATEGORY II

1 CHUCK HILL
LODI, CA

CATEGORY III

1 AMANDA MLINAZ
PLYMOUTH, WI

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.

INDIVIDUAL REPS: DECEMBER

Category	Rank		Cards	Obj	% Obj
I	1	**Brenda Di Somma**	**3,300**	**2,293**	**143.9%**
	2	Rona Pileggi Spano	1,929	1,389	138.8%
	3	Pam Monetti	1,643	1,370	119.9%
II	1	**Tony Anderson**	**3,366**	**1,156**	**291.1%**
	2	Janis Pitts	2,499	1,210	206.6%
	3	George Farenthold	1,940	1,215	159.6%
III	1	**Lori Vaughn**	**1,215**	**982**	**123.7%**
	2	Sarah Thomson-Dufrechou	749	885	84.7%
	3	Ralph Beard	765	914	83.7%
IV	1	**Erica Dalager**	**3,169**	**882**	**359.4%**
	2	Michael Cooper	2,318	881	263.1%
	3	Donna LaMontagna	1,765	836	211.2%
V	1	**Laurie Gruber**	**1,054**	**716**	**147.1%**
	2	Dianna Lueke	941	710	132.5%
	3	Dee Hettinger	850	719	118.2%
VI	1	**Donna Altshue**	**695**	**623**	**111.5%**
	2	Hector Cortez	729	669	108.9%
	3	George Murry	602	597	100.9%
VII	1	**Brenda Wadey**	**1,248**	**523**	**238.6%**
	2	Cheryl Cook	999	582	171.5%
	3	Jessica Christersson	521	530	98.4%
VIII	1	**Jennifer Rosine**	**1,919**	**458**	**418.8%**
	2	Curtis Blair	1,385	458	302.2%
	3	Thomas Nejman	1,001	458	218.4%
Rookie	1	**Kelly Penick**	**815**	**462**	**176.3%**
IceBreaker	1	**Jennifer Rosine**	**1,919**	**458**	**418.8%**

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank		Cards	Obj	% Obj
I	1	**Pam Monetti**	**16,583**	**16,435**	**100.9%**
	2	David Scalisi	19,424	19,688	98.7%
	3	Rona Pileggi Spano	16,118	16,669	96.7%
II	1	**Tony Anderson**	**15,541**	**13,876**	**112.0%**
	2	Carmella Swanson	14,752	13,723	107.5%
	3	Robin Denham	15,674	15,061	104.1%
III	1	**Al Wall**	**14,435**	**11,077**	**130.3%**
	2	Sarah Thomson-Dufrechou	13,041	10,618	122.8%
	3	Lori Vaughn	13,865	11,789	117.6%
IV	1	**Erica Dalager**	**17,526**	**10,578**	**165.7%**
	2	Larry Lozano	12,123	9,027	134.3%
	3	Lisa Bennett	12,752	10,273	124.1%
V	1	**Patrena Smith**	**14,307**	**8,125**	**176.1%**
	2	Morgan Breier	11,775	8,036	146.5%
	3	Dee Hettinger	11,323	8,625	131.3%
VI	1	**George Murry**	**12,294**	**7,164**	**171.6%**
	2	Cas Robinson	9,515	7,778	122.3%
	3	Mark Flemm	8,934	7,542	118.5%
VII	1	**Brenda Wadey**	**15,077**	**6,277**	**240.2%**
	2	William Rol	12,365	6,154	200.9%
	3	Criseida Hernandez	7,806	6,665	117.1%
VIII	1	**Kelly Penick**	**8,433**	**5,546**	**152.1%**
	2	Thomas Nejman	3,936	2,750	143.1%
	3	Jennifer Rosine	3,042	2,292	132.8%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: DECEMBER

Category	Rank		Cards	Obj	% Obj
I	1	**Dawn Trudden**	**9,710**	**5,325**	**182.4%**
	2	JT Tasker	6,668	5,859	113.8%
II	1	**Chuck Hill**	**7,403**	**4,242**	**174.5%**
	2	John Keliher	4,500	4,421	101.8%
III	1	**Amanda Mlinaz**	**5,987**	**3,790**	**158.0%**
	2	Billy Sauers	3,467	3,224	107.5%

MANAGERS: YTD

Category	Rank		Cards	Obj	% Obj
I	1	**Christa Davis**	**78,552**	**69,910**	**112.4%**
	2	JT Tasker	68,268	70,310	97.1%
II	1	**Stephanie Baumann**	**54,138**	**50,227**	**107.8%**
	2	Beth Farm	58,109	60,066	96.7%
III	1	**Deborah Boles**	**32,061**	**26,357**	**121.6%**
	2	Billy Sauers	43,770	38,689	113.1%

1 ERICA DALAGER
LAKELAND, MN

MOST ORIGINAL CARDS GENERATED: YTD

1 ERICA DALAGER 8,918

2 PATRENA SMITH 8,162

3 CARMELLA SWANSON 7,027

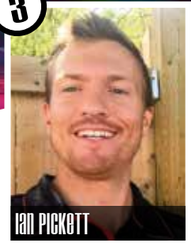
WORLD'S GREATEST BONUS

1

GJON LJULJDURAJ
$20,418
Hart-Dushaj

2

JEREMIAH IERNEA
$18,229
Zach Hart

3

IAN PICKETT
$14,205
AO

4

MUHAMMED ASHRAF
$13,221
Theodore Pappas

5

ROGER FREDERICKS
$12,936
AO

DECEMBER BONUS LEADERS | PAYOUT: $2,836,476 | QUALIFIERS: 4,818

$
20,418 Gjon Ljuljduraj
18,229 Jeremiah Iernea
14,205 Ian Pickett
13,221 Muhammed Ashraf
12,936 Roger Fredericks
12,516 Duni Olusegun
12,114 Michael Atler
11,811 Carmen Arroyo
11,664 Roger Fung
10,664 Aref Sayegh
10,627 Lindsey Luch
10,382 Daniel Paravisini
10,195 Franceska Tinaj
9,489 Lily Sakai
8,819 James LaFata
8,423 Joshua Dishong
8,376 Oleg Novitchii
8,078 Peter Dushaj
8,069 Kalen Dugan
7,622 Jesse Fullmer
7,566 Troy Plummer
6,645 Michael van Delft
6,245 Mike Reed
6,197 Amber Thompson
5,949 Joachim Jean
5,666 Todd Krupa
5,637 Lindsey Gilbert
5,592 Andrew Haskins
5,507 Rachael Glamp
5,483 Yaser Ghaleb
5,430 Magaly Una
5,300 Cleopatra Sola
5,256 Atiya Bell
5,143 Pedro Lemos
5,142 Loreana Molina-Maraima
4,988 Kimbria Bracey
4,924 Cody Gardner
4,863 Billy Negron
4,694 Mariama Ly
4,682 Pranvera Kelmendi
4,654 Tanner Duy
4,646 Dina Boghdady
4,605 Travis Carpenter
4,557 Razan Zarba
4,544 Derrick Mason
4,477 Serage Jamil
4,468 Angelo Henderson

$
4,379 Anthony Greco
4,268 Al-Shakise Anderson
4,208 Duane Shaw
4,138 Alvin Ng
4,133 Ashton Hammond
4,037 Joseph Sarasin
3,976 Arif Hajro
3,885 Kelly Jones
3,884 Joseph Hogue
3,855 Leonardo Alsina
3,839 Funmilola Elumade
3,829 Moss Lightman
3,826 Sabrina Agostini
3,819 Danial Arif
3,815 Olalekan Akinnusi
3,783 Richard Millington
3,761 Ladan Rahbary
3,760 Omar Hashimi
3,753 Alma Lozano
3,751 Scott Urbanowicz
3,717 Jared Guglielmino
3,714 James Garnett
3,708 Gavin Gavazzi
3,658 Pedro Davila Neto
3,655 Elaina Vecchio
3,645 Shiv Patel
3,637 Jimmy Quifille
3,604 Spencer Kozej
3,597 Gabrielle Kolar
3,572 Edgar Santamaria Tovar
3,550 Eric Butt
3,538 Nicholas Montiel
3,482 Phoebe He
3,472 Abigail Luna Rodriguez
3,462 Weslee Cajeras
3,452 Alex Miller
3,435 Vivian Trinh
3,419 Connor O'Donnell
3,408 Samuel Holden
3,402 Kevin Gillum
3,387 Gary Slocum
3,351 Irma Gallardo
3,331 Shirly Palacios
3,327 Benci Lavorini
3,325 Giorgi Gogidze
3,322 Mohammed Saeed

$
3,281 Michael Schulze
3,275 Lisa Richardson
3,274 Peer Shmelzer
3,272 Tydarryl Gleason
3,246 Daniel Bean
3,224 Sandra Aguirre
3,222 Massoud Vaziri
3,216 Tony Georges
3,127 Austen Oakes
3,120 Diego Cordeiro
3,120 Michael Battaglio
3,110 Carrington Hanna
3,096 Joshua Hosenbold
3,093 Noella Coleman
3,063 Lloyd Patterson
3,062 Klaudio Merizaj
3,050 Sydneshia Pennie
3,022 Michael Sherwood
3,019 Deborah Wozniak
3,019 Andrew Brown
3,010 Denise Kyrkos
3,005 Helen Taylor
2,989 Alexandra Longo
2,973 Galvin Hoopes
2,944 Bryan Fujikawa
2,921 Joshua Goodman
2,909 Ramon Smith
2,897 Christopher Rolph
2,867 Joseph Michelin
2,849 Max Quasem
2,843 Insaf Hmaidi
2,838 Devin Finley
2,833 Susana Vargas
2,826 Roy Stephens
2,813 Bart Barrett
2,810 Farnaz Fotovat Ahmadi
2,802 Rana Shirer
2,795 Kashala Guiden
2,790 Jordon Graham
2,783 Marc Futterweit
2,774 Yania Tineo Soto
2,769 Victor Ledesma
2,755 Holli Allien
2,754 Josh Spence
2,739 Joanna Hansen
2,731 Mark Bruce
2,726 Marilin Peralta

$
2,714 Debbie-Ann Whitehorne
2,689 Preeti Sahgal
2,688 Richard Barbour
2,682 Nicholas Gasparro
2,679 Tennison Mather
2,675 Elizabeth Garcia
2,675 Kristian Ujkic
2,660 Anthony Salerno
2,658 Kayla Whipp
2,650 Jonathan Linares Navas
2,646 Sayed Hashimi
2,633 Lincoln Dziekonski
2,627 Ellen Tuttle
2,612 James Brania
2,601 Ronald Davis
2,587 Carolyn George
2,587 Sara Hart
2,576 Melissa Taylor
2,572 Katherine Dorrah
2,561 Peter Barany
2,558 Betsy Adney
2,558 Christopher McGlynn
2,552 Justin Hermann
2,548 Ryan Hritz
2,544 Derek Woo
2,538 Casey Stathopoulos
2,529 Andrew Wheaton
2,524 Christopher Davis
2,505 Luis Soriano
2,505 Alyssa Libby
2,505 Kristi Basho
2,501 Nicole Preston
2,497 Michele Faul
2,497 Jillian Getz
2,475 Andre Taylor
2,475 Marvelie Sanchez
2,469 Ashley Mysza
2,468 Jennifer Anthes
2,456 Truman Falkner
2,451 Regina Lee
2,438 Iffrah Tahir
2,425 Michael Hrvatin
2,423 Sammie Emmert
2,417 Timothy Ruediger
2,414 Alex Smith
2,409 Kathryn Gilluly

$
2,379 Alvin Johnson
2,372 Daniel Haley
2,369 Kasali Kotun
2,349 Elizah Smart
2,340 Lamour Workman
2,340 Patrick Locke
2,330 Kristopher Bour
2,322 Alejandra Ramos
2,321 Gabriela Toro
2,300 Aspen Bell
2,293 Blair Sheppard
2,287 Brock Lampee
2,287 Bryan Juskiw
2,264 Peter Gabranski
2,260 Fritznel Octave
2,252 Lidia Meglei
2,249 James Butler
2,240 Deziree Douglas
2,231 Matthew Zang
2,230 Lebert McBean
2,229 Lindsay Staffiery
2,226 Hisham Tabak
2,225 Denis Snyder
2,222 Sylvain Kalombo
2,216 Jamell Ramsay
2,212 Steven Brickman
2,204 Edward Leon
2,199 Justin Scheets
2,196 Nasr Quadri
2,194 Meaghan Montoya
2,185 Cory Wray
2,183 Sergio Hernandez
2,178 Susan Scott
2,176 Freddy Diaz
2,175 Yolanda Walker
2,161 Katherine Nummy
2,155 Elba Diaz
2,154 VaShawn Nelson
2,149 Andres Liranzo
2,135 Andrew Bishop
2,134 Levi Porto
2,134 David Todd
2,132 Amber Sweeney
2,127 Frederick Cole
2,126 Tyjere Morrow
2,115 Sabrina Levi
2,112 Dominic Facchini
2,112 Emma Tulp

$
2,104 Tanner West
2,095 James Romero
2,092 Christopher Gilbert
2,081 Brandon Chambers
2,079 Michael Santosuosso
2,072 Patrycja Grudzinska
2,069 Igor Melcharek
2,061 Amy Montelius
2,059 Anne Banco
2,050 Harvey Quinn
2,048 Dhruv Sachdeva
2,042 Ana Ikavesa
2,041 Paula Thompson
2,038 Leonard Garcia Sanoja
2,023 Jeremy Engrav
2,017 Robert Jackson
2,016 Darez Meriwether
2,014 Adem Abdula
2,014 Snoor Qaradaghi
2,011 John Pham
2,010 Eli Lobo Gonzalez
2,004 Eugene Kashkin
2,003 Joel Trask
1,990 Stacye Tanksley
1,987 Brent Henderson
1,985 Michael Jang
1,983 Lolita Encela
1,977 Cathy Dishong
1,968 Orett Nelson
1,967 Andrea Cavazos
1,966 Scott Whitford
1,963 Toniah Duprey
1,955 Laura Miranda
1,947 Richard Carter
1,942 Dean Thebeau
1,941 Seth-Thomas Ordeneaux
1,936 Marie Michelle Tidor
1,934 Danita George
1,931 Damaras Obi
1,929 Marquise Kiffin
1,927 Michael Donovan
1,923 Javier Maldonado
1,922 Stephanie Dunbar
1,915 Kurt Evans
1,904 Joseph Wilson
1,902 Kelechi Anele

$
1,896 Juliya Ostapyuk
1,896 Ashley Koehler
1,889 Claudia Reyna
1,879 Hector Cruz
1,878 Ifeanyi Ufondu
1,877 Lleison Martinez
1,877 Gregory S Miller
1,869 Maxwell Terrell
1,865 Joshua Hammond
1,864 Mahdi Wade
1,858 Jean Romero Capote
1,856 Junior Pena
1,845 Victoria Lopes
1,842 Anthony DiPalma
1,834 Christopher Gay
1,833 Shari Williams
1,828 Forouzan Alvari
1,826 Blaine Fuller
1,822 Alexander Gross
1,819 Dustin Edgell
1,814 Brittmarie Yarian
1,808 Dana Martin Gonzalez
1,806 Juan Nunez
1,805 Jennifer Jantzen
1,793 Franivan Nieto
1,792 Douglas Lamb
1,790 Benjamin Kesterson
1,780 Sever Pena
1,777 Vanessa Farias
1,776 Genevieve Clements
1,773 Christi Manley
1,770 Justin Diaz
1,757 Rebecca Amundson
1,754 Steffanie Sainato
1,748 David Bends
1,747 Claudia Jacquet
1,745 Dustin Dunbar
1,730 Eric LaBossiere
1,722 Ranjana Chopra
1,719 Brittany Ketner
1,717 Jonathan Rindt
1,717 Jorge Serra
1,715 Nairobi Contreras
1,713 Donald Gregoire
1,708 Julian Navalta
1,705 Leilani Limas
1,704 Jack Craig
1,701 Christina Pinnock
1,699 Roydon Riki
1,698 Ricky Gandhi
1,698 Morvarid Tadayon
1,695 Cross Steplowski
1,692 Janel Wilder
1,687 Spencer Simmons
1,687 Corey Helwig
1,685 Iv Menache
1,682 Sarah Saleim
1,676 Julia Peci
1,670 Michael Vanhorn
1,670 Raymond Gloria
1,669 Aaron Ebel
1,661 Ashkan Khoshmagham
1,659 Alipate Makaui
1,658 Erik Graham
1,657 Rovena Lulgjuraj
1,657 Judith Hetherington
1,655 Jose Leal
1,652 Jacob Campbell
1,652 Estevan Castro
1,648 Betania Maury Cermeno
1,646 Benjamin Ainscough
1,632 Janice Hampton
1,631 Victoria Kabluyen
1,621 Christian Baymack
1,621 David Hausman
1,620 Leanne Erney

$
1,618 Thomas Paone
1,615 Fouad Gerges
1,605 Brent Rains
1,600 Kevin Heibult
1,598 Bettania Ramos
1,596 Kaya Riki
1,589 Richard Whyte
1,587 Adriana Marte
1,587 Craig Strompf
1,587 Jeffrey Hall
1,584 Venecia Rivera
1,582 Kathryn Grant
1,582 Jonathan Da-Al
1,580 Carly Ferraro
1,577 Laila Abadi
1,575 Samantha M Lee
1,573 Leanna Cavossa
1,572 Harinderjit Sidhu
1,571 Shahriar Mohammadi
1,569 DeAnthony Hartman
1,566 Dameyan Chambers
1,562 Sarah Linden
1,559 Jissel Melendez
1,558 Paramjit Sangha
1,554 Sophia Cowie
1,553 Destiny Culton
1,552 James Lee
1,552 Rhonda Daniels
1,551 Marie Campbell
1,549 Cassandra Pinto
1,542 Dalton Devereaux
1,541 Ryan Vance
1,540 Salaur Khorrami
1,538 John Vacca
1,538 Julie Aprahamian
1,537 Michele Stewart
1,530 Blake Tomblin
1,529 Aldalynne Aldana Bello
1,528 Ryan Slone
1,527 Maurice Coleman
1,526 Joshua Jahnish-Maltese
1,525 Linda Marquez
1,525 Nauleni Tuionetoa
1,524 Evelyn Howell
1,524 Meardey Kim
1,513 Joshua Seguin
1,513 Hector Mendez
1,512 Anna Senra
1,512 Liliana Arias
1,511 Maren Conway
1,510 Britney Petrillo
1,510 Morrell Grant
1,508 Veronica Espinosa
1,508 Ahmed Chowdhury
1,507 Shelby Tulk
1,507 Gunnar Jorstad
1,506 Sean Moore
1,504 Mollie Uphoff
1,503 Tammy Gawron
1,499 Bruce Tan
1,498 Aaron Chen
1,497 Joseph Yarckin
1,497 Sakawat Jibran
1,495 Alessandra Vieira
1,493 Tyler McKnight
1,486 Dorota Rusew
1,485 Louise Janvier
1,482 Daniel Lepage
1,482 Christopher Bungay
1,479 Jeanine Reighn
1,478 Daphnee Gagnon
1,468 Maribil Parra Echenique
1,466 Bernardo Lopez
1,462 Flor Resendiz

$
1,462 Alexandre Simard-Jean
1,460 Bretta Cummings
1,457 Toni-Ann Allen
1,456 Andrew Chambers
1,456 Andre Davis
1,448 Raymond Angeles
1,443 Wilhelmina Agyei
1,440 Robert Stevens
1,439 Jordan Siudy
1,431 Riche Haye
1,431 Bryce Engstrom
1,431 Andrea Caridad Perez
1,430 Judith Hernandez
1,428 Casey Boss
1,426 Christina Salvatore
1,424 Mary Franklin
1,424 Julie Schwab
1,421 Steven Roberts
1,421 John Curry
1,421 Aaron Patt
1,421 Daniel Plourde
1,420 Andre Bent
1,418 Ivan Martinez
1,417 Steven Baum
1,414 Glenn Arakawa
1,411 Nicole Barabas
1,408 Amanda Goodridge
1,405 Manique Sala
1,403 Tevin Overton
1,402 Adaiza Rijo
1,402 Ronald Spieler
1,401 Isaac Krainis
1,393 Adrienne Bragas
1,389 Cassandra Bryce
1,388 Amanda Harris
1,384 Jeffery May
1,383 Michael Romero
1,382 Glenda Lizama
1,380 Patricia Santamarina
1,380 Cory Cannataro
1,377 Faith Jones
1,367 Darren Lawhon
1,367 Sharif Grays
1,364 Andrew Nielsen
1,362 Athea Buchanan
1,358 Jonathan Conner
1,357 Carlos Casadiego Mendoza
1,356 Casey Combs
1,354 Delyssa Allen
1,354 Chris Densham
1,354 John Lamere
1,353 Tevan Robbins
1,348 Rodney Williams
1,348 Lowana Gooch
1,348 Perenise Taupau
1,347 Rubin Chaimov
1,347 Derek Thompson
1,346 Rachael Fleming
1,345 Marcia McDuffie
1,345 Lauren Chismar
1,343 Leanna Sinclair
1,333 Daniel Valderrabano Rojas
1,333 Luc Do
1,328 Sione Maumau
1,328 Brooke Evetts
1,326 Ramon Brito
1,326 Daniel Arzate Roa
1,326 Jonathan Ojendi
1,324 Angela Rodriguez
1,319 Julian Committee
1,319 Melissa Quinn
1,314 Kellie Hoffman
1,313 Malcolm Pasquier
1,308 Mark Lomonaco
1,308 Michael Arnold

$
1,307 Crystal Dugger
1,306 Edward Moore
1,305 Nella Lejeune
1,301 Alan Sedaghat
1,299 Jocelyn Padilla
1,299 Marsei Hogan
1,296 Denise Masulit
1,295 Jusem Hajali
1,295 Lisa Plante
1,292 Deanna Olson
1,291 Guy Simpson
1,290 Jonathan Collins
1,290 Richard Sidoti
1,290 Daniel Reilly
1,290 Vinko Gojcaj
1,288 Larry Davis
1,287 Jacob Hatcher
1,286 Emilee Long
1,285 Bruce Viaje
1,285 Ala Awad
1,282 Uzochiamaka Nechi
1,281 Mary Carnegie
1,280 Bryan Stoddard
1,280 Bryan Froneyberger
1,275 Grace Serrambana
1,274 Shonda Duckett
1,273 Victor Romero
1,268 Dain Bowen
1,267 Cherrish Taylor
1,264 Ahmed Elagrab
1,262 Amber J Smith
1,262 Ashley Hutson
1,261 Leonardo Perez
1,261 Timothy King
1,260 Triston Wasil
1,260 Chakeena Martin
1,260 Rosa Teixeira
1,259 Kevin Ishikane
1,259 Hailey Rutta
1,257 Kwabena Antwi
1,255 Oscar Gastelum
1,254 Eric Snyder
1,252 Tina Combs
1,252 Juan Mosquera Ocampo
1,252 Myra Espinoza
1,251 Assane Diop
1,249 Stephany Garcia
1,246 David Kokitka
1,246 Raveen Franklyn
1,242 Tyler Parker
1,242 Catherine Radjpaul
1,241 Erna Gasanin
1,237 Sarah Handy
1,234 Eldine Mpanzu
1,234 Emily Viancourt
1,234 Matthew Sutton
1,232 John Orr
1,231 Janna Alvarado
1,227 Robert Martik
1,225 Mohamad Wael Taher
1,222 Shanna Cote
1,220 Cody Langston
1,218 Mallory Smith
1,217 Steven Smith
1,216 Kingsley Hansen
1,216 Shea Baynes
1,215 Zach Otto
1,214 Kelsey Brown
1,211 Travis Kimura
1,211 Peter Kaplanis
1,209 David Pinilla
1,209 Rawad Hamd
1,207 Dillon Zartman
1,204 Jody Mulleda
1,199 Barbara Brown
1,197 Joseph Hedborn
1,195 Benzack Cooper

$
1,194 Charles Belt
1,194 Stuart Guthrie
1,194 Orlando Martinez
1,193 Cory McDaniel
1,192 Jamie Beuschel
1,188 Astrid Gonzalez Nieto
1,188 Admira Skenderovic
1,187 Rebecca Wagner
1,187 James Marks
1,185 Kevin Wilson
1,185 Eric Vaughn
1,184 Jojuan Wilson
1,181 Dezsinique Sumler
1,180 Stephanie Tiffany
1,180 Sierra Kelsey
1,179 Kervin Torres
1,177 Alexandra Berberich
1,176 Gabriel Bordones Reyes
1,174 Ruben Soberanes
1,174 Anthony Williams
1,173 Jarret Eyben
1,172 Cameron Ontko
1,168 Jessica Olandria
1,167 Dharby Duenas
1,166 Maria M Ramirez
1,164 Jadwiga Martins
1,164 David Mayfield
1,162 Latasha Young
1,156 Melani Rezendes
1,155 Maa Finau
1,151 Mirna Guacaran Alfaro
1,151 Keyla Dovo Gonzalez
1,151 Jacqueline Kabluyen
1,149 Antoinette Honorat
1,149 Sarah Renee Helfer
1,146 Adriana Gonzalez
1,145 Diva Franca
1,145 Kevin Pharaon
1,145 Juan Guzman Aular
1,144 Adam Petersen
1,143 Ayana Hill
1,143 Brandon Brown
1,141 Mikka Imhof
1,141 Jacob Brown
1,141 Cathleen Hairston
1,140 Herivelto Pereira
1,139 Margarita Hickman
1,138 Fidel El Bonney Oihbe
1,136 Hazem Abouseldahab
1,134 Daniel Johnston
1,134 Danielle Morales
1,134 James Sherwood
1,132 Imani Lacy
1,131 Paul Cates
1,129 Sandy Metellus
1,127 Skay Nusenu
1,123 Mike Sukhbaatar
1,123 Damein Mork
1,123 Angellese Camacho
1,117 Abagail Milligan
1,117 Joshua Bacchus
1,117 Madison Bundgus
1,116 Alex Grushko
1,116 Stephen Bowen
1,116 Valentino Kalaj
1,114 Joseph Massucci
1,112 Paige Foley
1,111 Brad Burrows
1,110 Angelique Dahl
1,104 Jeremy Perry
1,104 Kade Beck
1,101 Miliama Vavae
1,101 Reinaldo Martinez
1,101 Robert Tappy
1,100 Anthony Rivellino
1,099 Marcus Pettigrew
1,099 Andrea Schmitt

1,099 Derek Sutherlin
1,098 Roxana Duarte Castillo
1,098 Karolyn Aranzazo Duin
1,096 Alfonso Salcedo
1,095 Fredrick Sandoval
1,095 Jonathan Pollock
1,092 Brandie Kirby
1,092 Jenny Alvarez
1,088 Yolette Mompoint
1,085 Joshua Elkins
1,081 Christopher Redmon
1,079 Jasmine L Walker
1,079 Christopher Bennett
1,078 Diva Marquez
1,076 Elijah Brown
1,071 Rebecca Patterson
1,070 Alexander Valencia
1,069 Yelitza Dominguez
1,066 Stefani Miller
1,066 Travis Picklesimer
1,065 Stanis Moanda
1,063 Daren Hearnsberger
1,061 Sandra Dumas
1,060 Karen Fagan
1,059 Anne List
1,058 Richard Bentley
1,058 Anthony Gagnon
1,055 Lu Zhang
1,055 Ethan Stingley
1,054 Hillary Preston
1,052 Michael Dennis
1,051 Colleen Kopycienski
1,051 Henry Jacobs
1,051 Surindra Maharaj
1,051 Anthony Ferguson
1,051 Akinyemi Akinseye
1,051 Ariel McAlister
1,050 Renelle Miller
1,047 Drew Johnson
1,045 Avalona Sweatte
1,044 Randy Ortiz
1,041 Kelly Matthews
1,041 Amber Fellman
1,037 Avion Johnson
1,037 Rodney Stewart
1,036 Marvin Mondragon
1,035 Cody Nykoliation
1,034 Latoiya Wells
1,032 Tyler Teague
1,031 Austin Wilcox
1,030 Maria Vasquez Jimenez
1,029 Fabio Garcia
1,028 Cameron Russell
1,027 Jacob Russell
1,027 Robert Watson
1,021 Tristian Haynes
1,021 Mariangel Franco
1,021 Andreina Suarez
1,021 Michael Locke
1,020 Debora Cabral
1,018 Marla Seicean
1,018 Marcus Bradshaw
1,017 Daniel Li
1,015 Romal Omid
1,013 Wayne Burt
1,012 Carrie Padgett
1,009 Jasmin Hidalgo
1,009 Nathanael Fullem
1,009 Valerie Michon
1,008 Johanna Soto-Silva
1,007 Sean Saigeon
1,005 Nick Kotinek
1,005 Ashley Harris
1,004 Justin Sutton
1,003 Marc D'Emilia
1,000 Taiah Bailey

LEADERSHIP BONUS

1

PAUL SMITH

$60,857
Zach Hart

2

JOSEPH GOJCAJ

$34,198
Hart-Dushaj

3

BOBBY GUJRAL

$33,823
AO

4

JOE LEWO

$32,572
Matt Henderson

5

AVERIGH SPECIALE

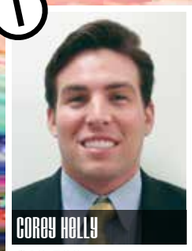
$24,033
Matt Henderson

DECEMBER BONUS LEADERS | PAYOUT: $2,018,801 | QUALIFIERS: 782

$ 60,857	Paul Smith
34,198	Joseph Gojcaj
33,823	Bobby Gujral
32,572	Joe Lewo
24,033	Averigh Speciale
22,367	Joshua Olin
21,944	Sergio Carta
21,940	Doron Freud
21,916	Joseph Tomanovich
19,278	Ian Rouleau
19,055	Michael Mandella
18,583	Mark Neilson
18,364	Zach Otto
17,516	Jeffrey Espinal
17,268	Patricia Contreras
17,196	Edward Leon
16,760	Angel Contreras
16,367	Darrell Asbell
15,463	Eric Thompson
15,079	Cody Gardner
14,979	Johnny Ly
13,915	Bruce Viaje
13,906	Ashley Clarke
13,648	Levar Morgan
13,372	Mike Paragiou
13,300	Ed-Maggie Myrthil
12,291	Adrienne Bragas
11,896	Sabrina Kryshundayal
11,096	Christian Gojcaj
10,956	Reynolds Akuamoa
10,940	Jessica Chang
10,774	Astrid Castrillon
10,668	Andrew Bishop
10,639	Clayton Slaughter
10,600	Nabil Atallah
10,272	John Vacca
10,258	Selma Ogresevic
10,238	Nick Scordos
10,104	Mauro Capozucca
10,012	Harold Durana
9,955	Kimberly Hamilton
9,916	Phillip Waisman
9,761	Daniel Perkins
9,700	Ryan Stenglein
9,546	Michael Burningham
9,534	Duane Shaw
$ 9,439	Edward DeFurio
9,332	Bobby Park
8,992	Jacob Brown
8,950	Xander Davis
8,882	Alipate Makaui
8,745	Michael Gerstein
8,733	Michael Romero
8,663	Jean Romero Capote
8,579	Beau Locker
8,562	James Sodan
8,299	Meaghan Krecsko
7,969	Raul Angulo
7,626	Clint Perry
7,449	Valentino Kalaj
7,238	David Duddy
7,229	Chris La Fond
7,219	Patrycja Grudzinska
7,195	Rachel Brown
7,129	Christopher Hintz
7,101	Romal Omid
7,088	Tahis Quintero Bonilla
7,080	Sara Vaz
6,911	Sokol Fazliu
6,895	David Carpenter
6,883	Matthew Conrad
6,568	Scott Wheeler
6,547	Jason Bratin
6,502	Corey Helly
6,482	Brandon Summerton
6,430	Santiago Calle Ramirez
6,286	Jordan Chalom
6,252	Matthew Turnquist
6,214	Michael Russin
6,177	Melinda-Rae Lyse
6,135	Morgan Lobello
6,071	Bobby Hamilton
6,065	Mark Bernsdorff
6,049	Trace Johnson
6,016	Alan Sedaghat
5,966	Ryan Witham
5,925	Darrin Roberts
5,756	Luay Ghawi
5,697	Eno Iftiu
5,659	Aaron Friedlander
5,637	Rafael Medina
$ 5,617	Omar Billy
5,474	Paul Samra
5,452	Travis Picklesimer
5,442	Mark Lahijani
5,370	Brandon Biskie
5,334	Kevin Appasamy
5,278	Peter Gabranski
5,246	Mariam Shahid
5,236	James Fangmann
5,217	Michael van Delft
5,110	Jesse Fullmer
5,057	Carlo Buhay
5,054	Nicholas Chuma
5,001	Matthew Hudlin
4,961	Jonathan Da-Al
4,899	Kelly Ekker
4,899	Aaron Piotrowski
4,896	Stephen Jeung
4,871	David Wang
4,870	Brody Maughan-Evanson
4,867	Ryan Wilson
4,859	Gabriela Sime
4,858	Shahab Mahdavinejad
4,857	Eric Banks
4,844	Magda Figueiredo
4,823	Adam Kidikas
4,782	Sean Brannan
4,756	Timothy Welsh
4,725	Derek Foore
4,675	Adem Abdula
4,669	Daniel Pacheco
4,617	Peter Kwiatkowski
4,547	Jeff Wentworth
4,544	Saury Espaillat
4,515	Jenny Kim
4,503	Juan Diaz
4,465	Kingsley Hansen
4,359	Darez Meriwether
4,344	Rielly Maher
4,310	Robert Jackson
4,223	Richard Whyte
4,222	Arif Hajro
4,190	Phi Phan
4,143	Slavita Hut
4,121	Marisa Willgruber
$ 4,113	Michelle Gould
4,097	Christopher Botelho
4,093	Mele Makaui
4,062	Daryl Graham
4,025	Dustin Dunbar
4,002	David Stuart
3,986	Martin Salavec
3,963	Adel Al Choufi Naim
3,942	Jesse Doherty
3,935	Jeffery Thiel
3,921	Arcelia Zizumbo
3,908	Stella Roznovan
3,867	Jesse Rennich
3,847	Brandon Eck
3,818	Yussuf El-Zein
3,811	Brandon Minor
3,803	Keeland Bryant
3,737	Gregory Rudolph
3,713	Adianez Rodriguez
3,713	Joshua Jackson
3,656	Michael Barlettano
3,638	Deborah Noga
3,608	Ransey Vazquez
3,606	Susana Al Choufi Naim
3,585	Alex Kae
3,551	Elias Boles
3,543	Carey Hartman
3,543	Matthew Diulus
3,517	Troy Williams
3,511	Hunter Houvener
3,503	Veronica Coval
3,496	Michael Botond
3,491	Roxie Soto
3,487	Rebecca Mehlinger
3,458	Daniel G Johnson
3,432	Claude Hamilton
3,428	Brian Jerome
3,409	Johnny Fuller
3,385	Anggi Moreno
3,376	Jean M Joseph
3,367	Steven Dell
3,296	Ryan McIntosh
3,264	Dianka Blash
3,231	Marissa Tam
3,230	Elyse Bryan
3,224	Walter Henderson
$ 3,223	Juan Olvera
3,213	Jessica Santamarina
3,125	Altina Arakelian
3,080	Morgan Evans
3,074	Marsei Hogan
3,063	London Burnett
3,058	Timothy Bugge
3,040	Tiffany Babin-Washington
3,014	Alfredo Garcia
3,007	Blake Tomblin
2,982	Adrain Alfred
2,978	Joseph Rotolo
2,975	Iv Menache
2,956	David Staffiery
2,944	Brandon Dusevic
2,931	Bradley Fordyce
2,901	Zachary Poker
2,900	Mayra Robles
2,885	Erin Allen
2,878	Jeffrey Hall
2,865	Storm Hutskal
2,846	David Rigney
2,825	Jovanie Scarlett
2,823	Joseph Kanaan
2,811	Patricia Isabell
2,788	Saul Lopez
2,777	Steven King
2,755	Solgeis Cardozo Mijares
2,746	Michael McKiernan
2,726	Dwayne Gomez
2,707	Alec Seibold
2,691	Zorhedy Romero Aranda
2,669	Daniel Umbertone
2,653	Max Akers
2,602	Michael Battaglio
2,601	John Santosuosso
2,582	Maria Montoya
2,574	Jesus Parra
2,562	Toni-Ann Allen
2,560	Danielle Morales
2,551	Montana Hanson
2,550	Alexis Gomez
2,531	Nathan Stuck
$ 2,507	Erika Walker
2,503	Kevin McGrath
2,490	Joshua Wang
2,487	Justin Diaz
2,476	Brandon Baker
2,443	Kendall Wilson
2,440	Brent Bowling
2,439	Matthew Cartwright
2,436	Cristina Fox
2,425	Stephen Bowen
2,397	Sean Shephard
2,396	Darius Rowan
2,388	Shavonne Grant
2,384	Travis Vaughn
2,375	James Cassie
2,373	Seth Frisby-Jack
2,357	Jeffrey Witherall
2,356	Laura Graham
2,319	Daniel Prinzo
2,260	Alexis Pineiro
2,249	Aaron Parsons
2,246	David Hausman
2,244	Elazar Roco
2,216	Chase Miller
2,216	Moriah Chandler
2,200	Donald DeVoise
2,200	Victoria Lindner
2,178	Athea Buchanan
2,168	Danny Juskiw
2,150	Victor Holmes
2,142	Tami Chaimov
2,137	Maurice Coleman
2,134	Joshua Krueger
2,129	Mario Hajro
2,110	Amr Shater
2,090	Eric Snyder
2,090	John Nieves
2,068	Terry Powers
2,054	Mark Lomonaco
2,040	Venus Grier
2,020	Christopher Bungay
2,009	Daniel Foore
1,978	Christie Jauch
1,977	Jadwiga Martins
1,932	Michael Clemente
1,927	Eric Caballero
$ 1,925	Ameenah Little
1,925	Jacob Russell
1,923	Rex Munsey
1,909	Samy Jacques
1,901	Jon Morrow
1,899	Alberto Alcala
1,885	Begona Patino-Lopez
1,884	Jillian Heaney
1,880	Ross Ewen
1,862	Jillian Getz
1,854	Michael Raven
1,852	Jessie Holland
1,841	Mark Auvil
1,819	Dustin Holtz
1,812	William Dugan
1,812	Alma Lozano
1,790	Christopher Watts
1,788	Tiffani Tavormina
1,772	Joshua Williams
1,768	Patrick Donovan
1,731	Patrick McKeown
1,727	Preston Klutz
1,707	Everett Farr
1,701	Shanita Friedlander
1,694	Adam Wheeler
1,688	Iffrah Tahir
1,686	Kamal Tayyib
1,686	Regina Koonce
1,680	Hasan Ghazal
1,677	Ronald Rivera
1,672	Nakita Fortin
1,672	Andrew Hynan
1,652	Linda Marquez
1,650	Jonathan Rindt
1,637	Weslee Cajeras
1,622	Donald Gerstner
1,611	Sylvain Kalombo
1,607	Serge Brouillette
$ 1,602	Lauren Coyne
1,602	Tony Geer
1,592	Christopher McGlynn
1,570	Luc Do
1,569	Cara DeFiore
1,562	Raul Rojas
1,548	Paul Zuzick
1,534	Suzanne Moroney
1,532	Marvin Gonzalez
1,500	Ariana Jones
1,494	Louis Chiappetta
1,492	Jasmyne Norris
1,492	Antonino Taormina
1,483	Rachel Elfenbein
1,474	Tanner West
1,470	Massoud Vaziri
1,447	Holly Bonhorst
1,428	Michelle Olivo
1,425	Marie Laine
1,416	Dominic Facchini
1,412	Justin Campbell
1,411	Jennifer Jantzen
1,409	Tina Skalkos
1,406	Daniel Ramirez
1,399	Joshua Egyud
1,390	Mark Diskin
1,382	Elijah Brown
1,376	Jennifer Ragan
1,373	Mickey Adkins
1,371	Alyssa Libby
1,371	Erica Robertson
1,348	Samuel Artzis
1,344	Samisoni Koloa
1,344	Kevin Wyatt
1,343	Eyad Awdi
1,336	Alexander Johnston
1,334	Francesca Veltri
1,325	Stephanie Dobrzynski
$ 1,324	Nicole Preston
1,323	Cameron Russell
1,321	Andrew McAllister
1,318	Aaron Parks
1,315	Chris McFoy
1,310	Crystal Vairetta
1,308	Britton Costa
1,307	Michael Sherwood
1,307	Kevin Butchino
1,294	Alejandro Sanchez Rios
1,286	Justin Adams
1,273	Lorena Barriere
1,268	Mark Reilly
1,258	Ashley Rust
1,248	Willie Cummings
1,242	John Lamere
1,235	Paul Torman
1,225	Christopher Buttacavoli
1,223	Pedro Davila Neto
1,196	Melinda Skinner
1,194	Drake Smith
1,191	Justin Lowe
1,190	William Thomas
1,181	Sherine Zahra
1,181	Tomarus Burks
1,177	Zachary McCormack
1,166	Avion Johnson
1,163	Phillip Rigoli
1,151	Caren Deanda
1,146	LaDelus Brown
1,137	Arturo Romero
1,136	Jordan Stelzer
1,131	Luis Velasquez
1,127	Dimuthu Kelegama
1,118	Nyachuat Deng
1,118	Roy Stephens
$ 1,112	Courtni Johnson
1,110	Jose Anderson
1,099	Joseph Wilson
1,096	Janelle Dutra
1,084	Evan Donoghue
1,077	Harriet Parker
1,051	Jessy Girard
1,050	Johnny Ramos
1,047	Nicki Griffiths
1,039	Alexis Cox
1,030	Christopher Rolph
1,023	Marcus Moody
1,018	Monica Montgomery
1,018	Steven Baum
1,012	Shane Valentine
1,008	Colin Ghee
986	Maria M Ramirez
973	John Catalano
971	Jeffrey Shorter
956	Jeanine Reighn
954	Anthony Marsella
948	Sean Blaney
948	Alexus Hawkins
947	Matthew Zang
940	Jessica Davis
932	Jonathan Ojendi
924	Christopher Bentley
907	Daryl DeWindt
906	Christopher Ross
904	Travis White
893	Bradley Christiansen
885	Chilynn Acevedo
877	Ariel McAlister
868	Derrick Davenport
867	Tammy Gawron
863	Craig Strompf
861	Matthew McDowell
858	Lamita Dahdah
$ 856	Devon Chapman
852	Maria Arevalo
828	Ruben Cortez
824	Gregory Caldwell
820	Katie Stahulak
818	Francis Ingulli
814	Zackarea Hakim
805	Hunter Welty
797	Matthew Castelli
787	Ryan Slone
769	Andres Liranzo
763	Divianna Garcia
752	Siddhant Satoskar
745	Alexis Naranjo
736	Jorge Toribio
735	Sione Maumau
730	Paula Thompson
729	Thor Leighton
729	Narayana Pena Gutierrez
727	Gianni Toma
724	Adriana Aboulwafa
719	Jennifer Lucero
719	Amy Baird
718	Asad Ahmed
717	Stephen Coons
708	DeShawn Moore
706	Tiffany Beadnell
704	Krystal Walters
702	Michael Cirelli
701	Ryan Hritz
699	Daniel Walton
697	Sean Smith
696	Joseph McCallister
695	Brock Lampee
674	Dorian Terra
669	Anton Ljuljdjuraj
666	Peer Shmelzer
665	Aaron Chen
661	Myaa Fallon
660	Katy Rivera
658	Sarah Handy
646	Kasali Kotun
644	April Baxter
642	Adam Schaefer
641	Beau Minnick
640	James Franklin
633	Mohamed Shogar
628	Maria Bonilla Borrego
626	Cassandra Bryce
623	Jonathan Giaco
620	Michael Nichols
613	Mavrick Fredericks
592	Nelly Cuba De Tabares
582	Atticus Wilklow
575	Christopher Rantanes
573	Ireland Sirni
570	Anthony Aiello
568	Nicholas Micare
568	Kyle Jones
565	Dina Boghdady
562	Dean Thebeau
552	Cody Nykoliation
551	Oyindamola Falegan
548	Jantale Jones
544	Elisabeta Ramadani
544	Lalitha Janardhanan
542	Rocky Allen
540	Kaleigh Brann
536	Rondexter Hawthorne
534	Tabitha McDermid
529	Nicholas Wang
524	Anthony Spataro
518	Nicholas Davis
515	Raveen Franklyn

RGA Leadership Bonus

1



Corey Helly
$62,500
Giglione-Ackerman

2

Mark Neilson
$56,617
AO

3

Ryan Fickert
$54,772
Zach Hart

December Bonus Leaders | Payout: $1,106,376 | Qualifiers: 154

$ 62,500	Corey Helly
56,617	Mark Neilson
54,772	Ryan Fickert
43,857	Beau Locker
37,207	Robert Janev
36,327	Reynolds Akuamoa
35,052	Joshua Olin
28,385	Bobby Gujral
22,286	Tahis Quintero Bonilla
21,631	Joseph Rotolo
17,665	Christopher Hintz
17,552	Kimberly Hamilton
17,239	Ryan Stenglein
17,152	Chris La Fond
16,515	Andy Batten
15,476	Joseph Gojcaj
15,468	Justin Adams
15,084	Juan Diaz
14,881	Matthew Diulus
13,980	Joseph Tomanovich
12,364	Darcy Schrieber
12,155	Augusto Arango
11,824	Brody Maughan-Evanson
$ 10,706	Amr Shater
10,201	Mike Paragiou
9,940	Brandon Summerton
9,638	Jeffrey Hall
9,212	Mario Hajro
9,199	Britton Costa
8,668	Morgan Lobello
8,628	Matthew Turnquist
8,574	Angel Contreras
8,398	Jenny Kim
7,860	Romal Omid
7,767	Ryan Hall
7,639	Clayton Slaughter
7,423	Alberto Alcala
7,327	Scott Wheeler
7,041	Randall Cook
6,930	Meaghan Krecsko
6,785	Zach Otto
6,642	David Carpenter
6,299	Paul Kelly
6,294	Matthew Conrad
5,936	Cody Gardner
5,852	Michael Gerstein
5,475	Casey Kunash
$ 5,459	Gregory Rudolph
5,032	Brandon Baker
4,963	Anita Ferris
4,906	Tony Geer
4,746	Magda Figueiredo
4,706	Kaitlyn Brandt
4,625	Luay Ghawi
4,620	Ryan McIntosh
4,599	Clint Perry
4,552	Sara Vaz
4,548	Chase Miller
4,501	Michael Russo
4,442	Alex Kae
4,372	Levar Morgan
4,355	Justin Hermann
4,341	Jeffrey von Kienast
4,304	Michael Cirelli
4,280	Kelly Ekker
4,062	Bobby Hamilton
4,059	Jinelly Urena
3,950	Alma Lozano
3,923	Bobby Park
3,777	Shahab Mahdavinejad
3,774	Mark Lahijani
$ 3,771	Gary Slocum
3,684	Alipate Makaui
3,601	Jeffery Thiel
3,542	Ashley Wenning
3,529	Stella Roznovan
3,514	David Rigney
3,430	Andrew Bishop
3,423	Ashley Clarke
3,416	Ronald Rivera
3,252	Travis Vaughn
3,134	Brent Bowling
3,118	Jonathan Phillips
3,092	Megan Richardson
3,068	Slavita Hut
3,053	Patrick Knouse
2,889	Joshua Jackson
2,812	Phi Phan
2,788	Dustin Dunbar
2,707	Tommy Conard
2,678	Michael Russin
2,670	Jessica Santamarina
2,590	Antonio Reyes
2,541	Claude Hamilton
$ 2,530	Tiffany Babin-Washington
2,437	Tyler Boulden
2,342	Mavrick Fredericks
2,295	Steven Barton
2,228	Mike Allen
2,125	Bruce Viaje
2,120	Yussuf El-Zein
2,072	Michael McKiernan
1,960	Raul Rojas
1,951	Bryan Juskiw
1,928	Shalom Chaimov
1,780	Jesse Doherty
1,773	Paul Rumbuc
1,737	Daniel Umbertone
1,536	Joshua Krueger
1,518	Samantha Ralston
1,512	Phillip Waisman
1,486	Oscar Cardoza
1,450	Elyse Bryan
1,447	Eyad Awdi
1,442	Joshua Dishong
1,412	Peter Kwiatkowski
1,393	Gabriela Sime
$ 1,271	Michael Burningham
1,270	Lauren Coyne
1,201	Johnny Ly
1,192	Christopher Stevens
1,189	Amanda Peterson
1,184	Marissa Neff
1,123	Donald DeVoise
1,119	Elias Boles
1,118	Hunter Houvener
1,085	Charles Ferrari
1,074	Erin Allen
1,009	Evan Donoghue
987	Justin Lowe
846	Christopher Bentley
808	Eric Thompson
775	Patrick Donovan
736	Michael Clemente
652	Alexis Pineiro
635	Blake Higuchi
589	Aaron Parsons
563	Regina Koonce

SA/GA Direct Code Field Training Bonus

1

Noah Schultz
$34,569
Zach Hart

2

Gianni Toma
$19,006
Zach Hart

3

Ahmed Kassem
$16,455
Hart-Dushaj

4

Anton Ljuljdjuraj
$14,939
Hart-Dushaj

5

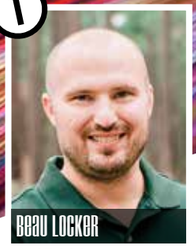
Moriah Chandler
$13,862
Matt Henderson

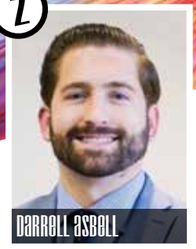
December Bonus Leaders | Payout: $701,624 | Qualifiers: 728

$ 34,569	Noah Schultz
19,006	Gianni Toma
16,455	Ahmed Kassem
14,939	Anton Ljuljdjuraj
13,862	Moriah Chandler
13,006	Anthony Mazurkewicz
8,585	Klaudio Merizaj
8,222	Imani Banks
7,743	Benjamin Kesterson
6,941	Solgeis Cardozo Mijares
6,443	Ireland Sirni
6,079	Pranvera Kelmendi
5,992	Helgi Bistochett Navarro
5,619	William Benline
5,518	Snoor Qaradaghi
5,237	Benzack Cooper
5,202	Ameenah Little
5,141	Dejan Kukolj
5,099	Jeremiah Russin
5,047	John Hartin
4,864	Casey Boss
4,862	John Schaeffer
4,721	Skay Nusenu
4,614	Jorge Caridad
4,425	Leidy Jauregui Rojas
4,403	Jonathan Asi
4,226	Pedro Davila Neto
4,023	Sione Maumau
3,895	Nabil Atallah
3,825	Alexis Fujikawa
3,672	Carlos Duckworth
3,668	Damen Hartwick
3,491	Nafic Djendji Abdel Khalek
3,470	Sheryl Garmendia
3,469	Cesar Cozo
3,454	Maria Chacinpino
3,454	Havis Alvarado
3,439	John M Ramsey
3,427	Alexander Valencia
3,323	Joseph Hedborn
3,207	Desmond Martin
3,130	Marnesha Mcgory
3,114	Edgar Gonzalez Montesino
3,105	Adrian Horsham
3,056	Alexandra Jaeger
2,916	Morad Ahmed
2,888	Ivan Martinez
2,822	Ayana Hill
2,810	Connor O'Donnell
2,809	Valentino Kalaj
2,759	Narayana Pena Gutierrez
$ 2,699	Maria Bonilla Borrego
2,501	Jonathan Ramirez
2,454	Brandon Biskie
2,440	Alex Grushko
2,410	Breana Noggles
2,388	Angel Ramirez
2,375	Ryan Crawford
2,375	Gerardo Gonzalez
2,352	Maria Martinez
2,346	Ashley O'Donal
2,330	Adam Ludolph
2,325	Jessenia Yazbek
2,317	Ryan Slone
2,312	David C Williams
2,294	Jusem Hajali
2,272	Nicole Wright
2,269	Antonino Taormina
2,268	Ronald Rodriguez Garcia
2,247	Raymond Mingo
2,235	Anthony Solano
2,229	Phillip Rigoli
2,203	Bradley Christiansen
2,200	Ian Zollos
2,191	Joshua Seguin
2,186	Evan Reid
2,121	Arnessa Beamon
2,082	Michelle Hassanali
2,072	Selina Maldonado
2,063	Daniel Zotter
2,061	Nicole Mead
2,059	Marismely Wilhelm
2,043	Bryce Engstrom
2,041	Cameron Russell
2,013	Shawna Parker
1,982	Sarah Collen
1,961	Morella Parejo
1,954	Tanner West
1,936	Arturo Romero
1,932	Gunnar Jorstad
1,931	Sherine Zahra
1,925	Judette Ramina Servidad
1,909	Louise Janvier
1,894	Michele Faul
1,885	Ragih Murshed
1,848	Michael Jang
1,846	Abby Sosin
1,814	Nevin Pastrano
1,811	Garkeiva Council
1,780	Melissa Quinn
1,770	Alexandre Simard-Jean
1,763	Rebecca Amundson
1,761	Venus Grier
1,757	Adam Wheeler
1,749	Monica Montgomery
1,726	Chilynn Acevedo
1,714	John Catalano
1,635	Leanne Erney
1,623	Cody Nykoliation
1,622	Justin Kelly
1,622	Zackarea Hakim
1,618	Aniayansi Urdaneta
1,616	Youliana Mikhaiel
1,602	Courtney Lavitch
1,576	Chalisa Holmes
1,574	Zachary Button
1,556	Sean Smith
1,551	Mohamed Shogar
1,546	Luis Velasquez
1,546	Zorhedy Romero Aranda
1,544	Nicholas Montiel
1,530	Brent Rains
1,508	Alicia Diaz
1,493	Mark Helton
1,459	Delvin Lanier
1,422	Shannon Cotter
1,386	Tecole Smith
1,376	Richard Tabanji
1,375	Valentina Carmona
1,372	Diego Vargas
1,372	Christopher Larsen
1,370	Joshua Winters
1,366	Carrington Hanna
1,363	Steve Svendson
1,341	Zlata Titova
1,330	Troy Cason
1,315	Mary Marquez
1,308	Taleb Jammoul Hajali
1,307	Justin Diaz
1,297	Timothy Wilson
1,294	Randy Ortiz
1,294	Richard Sidoti
1,291	Miliama Vavae
1,276	Mario Montes Santiago
1,268	Edwar Betancur
1,267	David Pinilla
1,265	Eddie Gonzales
1,263	Hisham Tabak
1,259	Michael Sertz
1,256	Julie Childs
1,255	Kenelma Pacheco-Rojas
1,249	Mark Lomonaco
1,228	Jeanine Reighn
1,228	Ariel McAlister
1,222	Austin Macias
1,215	Austin Rockall
1,204	Justin Schmidt
1,199	Derek Thompson
$ 1,190	Destinee Charity
1,188	Alden Monger
1,185	Joseph Sansobrino
1,184	Lawrence Smith
1,181	Lamita Dahdah
1,176	Divianna Garcia
1,169	Vivian Trinh
1,164	Jessica Specht
1,155	Jonathan Conner
1,142	David Tucker
1,137	Bowen Sweeney
1,136	Nicolas Jaroslavsky
1,105	Brittney Mizer
1,099	Corey Helwig
1,065	Shubham Setia
1,063	Hamlet Castro
1,056	Angie Lopez
1,050	Atticus Wilklow
1,042	Aliya Johansen
1,041	Jorge Toribio
1,035	Darren Lawhon
1,029	Meloni Montoya
1,023	Desmond Tenoh
1,021	Mark Bruce
1,017	Jhanna Valerio Vivas
1,012	Malcolm King
998	Glorieth Liscano Gamero
993	Alessandro Succurro
986	Daniella Torres
982	Matthew Townsend
980	Kevin Kennedy
979	Louis Renton
968	Michelle Kurtz
962	Justin Rydziel
960	Anjelica Rueda
957	Sean Owsley
955	Nyachuat Deng
943	Katy Rivera
939	Jacob Rosinsky
939	Rackeem Miller
939	Rodney Williams
927	Mark Reilly
927	Cameron Mack
915	Rana Shirer
914	Lorraine Turner Williams
908	Danny Souri
904	Nikki Harris
902	Sarraine Henry
900	Marvin Fernandez
894	Matthew Code
880	Razan Zarba
877	Amber Fellman
875	Edward Atencio Reina
$ 871	Fulton Martin
863	Michael Lewo
862	Jillian Getz
858	Crystal Dugger
855	Alek Lichniak
854	Eryn Keller
845	Lindsey Dettwiller
843	Melinda Skinner
832	Joseph Michelin
831	Matthew Hunsberger
819	Jessica Daniels
816	Cassandra Bryce
816	Daniel Durgin
812	Nicklaus Boker
810	Jose Corredor
805	Tyler Church
801	Joanna Hansen
796	Louis Chiappetta
795	Meagan Payne
788	Nadia Bailey-Robinson
784	David Ferriolo
782	Sean Wuebold
778	Sierra Kelsey
777	Jeffrey Rauscher
774	Justin Sherman
771	Grant Hefler
771	Derek Johnson
766	Cara Griffin-Locker
764	Yeraldi Vila Gonzalez
759	Bryanna Paige
758	Joseph Hogue
748	Amy Montelius
745	Suzanne Moroney
742	Brendan Whitted
732	Michelle Maderer
728	Anthony Chinaglia
717	Andrew Parsons
715	Kori Kaloyares
714	Julia Peci
712	Tasha Marker
702	Colin Desnoyers
691	Sullena Staton
689	Ashley Pitts
689	Sean Melaven
687	Stuart Guthrie
686	Endy Suriel
686	Cameron Gray
685	Aneis Serrari
684	Darion Fleming
681	Marvelie Sanchez
680	Stephanie Prince Leon
678	Steven Counts
674	Matthew Abdo
673	Erin King
669	Sirdaniel Turner
667	Quintin Wirginis
667	Merrill Scherer
663	Jacob Krakora
663	Samantha Marsteller
655	Fabrice Agunbiade
646	Arielle Surgeson
646	Stephany Garcia
638	Evelyn Hoyos
632	Anthony Marsella
631	Lebert McBean
629	Tyler Teague
628	Antrail Caston
623	Shannon Stewart
619	Anna Cebrzynski
617	Luis Guzman Millan
616	Brandon Farias
616	Payton Kellogg-Clarke
612	Michael Quirk
609	Tyler Parker
602	Michael Rufo
600	Diego Cordeiro
596	Thor Leighton
593	Roselvy Mediavilla
584	Matej Perisa
580	Joshua Hammond
580	Courtni Johnson
577	Caren Deanda
576	Carl Stiers
574	Mohammed Popal
573	Kristi Basho
573	Afolasade Aboyade-Cole
572	Lisa Lawrence
572	Mycah Teagardner
568	Michael Castro
567	Josh Spence
564	Nina Blackmon
554	Angelo Luciano
547	Steven Reeves
546	Maria Elisa Moros Ojeda
535	Jacob Wordhouse
533	Cole Duplanti
527	Charlie Bermudez
526	Jennifer Gilkie
526	Benci Lavorini
519	Cole A Murphy
508	Desiree Moore
506	Ryan Hritz
504	Henderson Torrealba Jaimes
501	Nicholas Johnson

MGA/RGA GROWTH BONUS

MGA

1

BEAU LOCKER
$127,080
Matt Henderson

2

DARRELL ASBELL
$63,477
AO

3

JOSEPH TOMANOVICH
$59,188
AO

4

BRODY MAUGHAN-EVANSON
$48,404
Simon Arias

5

DAVID CARPENTER
$46,452
Dustin Venekamp

6

CHRISTOPHER HINTZ
$45,766
AO

7

ALBERTO ALCALA
$39,939
Ryan Bisanz

8

BOBBY PARK
$38,658
AO

9

CLAYTON SLAUGHTER
$36,787
Michael Vasu

10

KIMBERLY HAMILTON
$32,138
Brett Gryska

MGA ROOKIES

1

JUAN DIAZ
$75,916
Gonzalez-H-W

2

PAUL SMITH
$74,425
Zach Hart

3

ASHLEY CLARKE
$53,310
Ernest Powell

4

SERGIO CARTA
$35,371
Beto Quintero

5

GABRIELA SIME
$33,807
Fisher-Zuzick

6

CODY GARDNER
$31,817
Albert Serur

7

JESSICA CHANG
$26,055
AO

8

ANDREW BISHOP
$22,614
AO

9

JONATHAN DA-AL
$19,169
Steve Friedlander

10

WILLIAM PARMETER
$17,541
Brett Gryska

RGA

1

JOSHUA OLIN
$119,779
AO

2

RYAN FICKERT
$79,162
Zach Hart

3

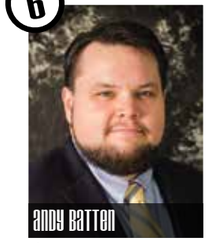
MARK NEILSON
$70,964
AO

4

JUSTIN ADAMS
$51,826
Simon Arias

5

JENNY KIM
$34,792
AO

6

ANDY BATTEN
$33,108
Michael Vasu

7

MATTHEW DIULUS
$30,232
Simon Arias

8

BOBBY GUIRAL
$22,961
AO

9

REYNOLDS AKUAMOA
$21,239
Theodore Pappas

10

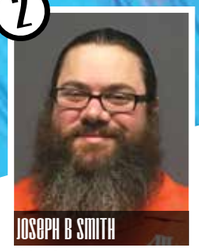
BOBBY HAMILTON
$21,139
AO

DECEMBER BONUS LEADERS | PAYOUT: **$2,807,184** | QUALIFIERS: **179**

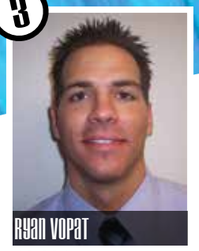
Reinstatement Bonus

1

$3,559
Theodore Pappas

2


$3,496
Simon Arias

3


$3,385
S-S-Bendure-Hartwig

4

$3,355
S-S-Bendure-Hartwig

5

$3,202
Andrew McQuade

December Bonus Leaders | Payout: $87,505 | Qualifiers: 197

$ 3,559	Dason Phaul
3,496	Joseph B Smith
3,385	Ryan Vopat
3,355	Orby Kelley
3,202	Sami Mogannam
2,544	Zenon Zorij
2,479	Mitchell Look
$ 2,334	Zakary Labieniec
1,991	Dawid Liniewski
1,926	Richard Barbour
1,852	Laurekins Pardovani
1,521	Isabella Celli
1,512	Maurice Baritz
1,434	Denise Ley
$ 1,356	Lenora Blackstone
1,342	Scott Davison
1,322	Tyler Humphreys
1,022	Meakie Grice
1,013	Bradley Weigand
990	Joseph Faisant
988	Nadezhda Vitchev
$ 892	Lorena Barriere
889	Corey Lavigne
883	Miguel Hernandez
881	Gina Kramer
879	Loraine Patterson
808	Nicholas Gasparro
805	Funmilola Elumade
$ 733	Temesghen Starr
720	James C Carter
659	Steven Mason
659	Natalie Soboleva
637	Marc D'Emilia
625	Carrisa Korres
624	Alipate Makaui
$ 594	Mark Harhager
573	Michael McClintock
572	Peter Kaplanis
539	Richard Mascarenhas
529	Sadat Minick
506	Dyoma Ramirez-Robles

6 Bonus Total: $9,557,966

WORLD'S GREATEST	LEADERSHIP	RGA LEADERSHIP	MGA/RGA GROWTH	SA/GA TRAINING	REINSTATEMENT
$2,836,476	$2,018,801	$1,106,376	$2,807,184	$701,624	$87,505

All qualifiers listed achieved at least $500 in bonus totals | WGB qualifiers achieved at least $1000 in bonus totals | WGB recognition is based on $1,000 MTD Net ALP minimum achievement level

Founder's Club

December Qualifiers–
Outstanding Producers & PR Representatives:

Duni Olusegun
James Cunningham
2 Qualifications
$198,175 Net ALP
79.3 RET

Viktorious Dugan
AO
3 Qualifications
$149,345 Net ALP
86.3 RET

Aref Sayegh
Satti-Kanaan
4 Qualifications
$148,753 Net ALP
93.4 RET

Kimbria Bracey
Ernest Powell
1 Qualification
$93,391 Net ALP
79.6 RET

Ladan Rahbary
AO
1 Qualification
$79,111 Net ALP
82.9 RET

Giorgi Gogidze
Albert Serur
1 Qualification
$65,440 Net ALP
92.7 RET

Richard Millington
Satti-Kanaan
1 Qualification
$58,337 Net ALP
97.4 RET

Truman Falkner
Blake Ralston
1 Qualification
$55,569 Net ALP
85.3 RET

PR

Brenda DiSomma
New Jersey
13 Qualifications
09,729 Cards

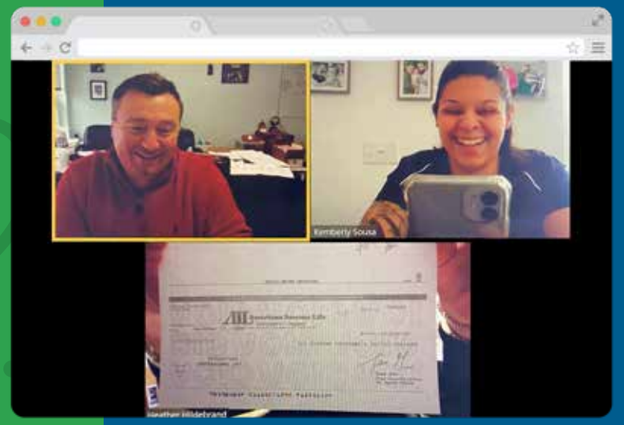
UPDATE

Make Tomorrow Better

LYNN, MA

AIL, in partnership with the Albert Serur SGA office, donated $15,000 to Centerboard, a non-profit human services organization. Through their programs, individuals and families are provided with the tools to help them achieve independence and success through support, education, training, and a focus on healthy living and community connections.

Albie has been a supporter of this organization for several years. Centerboard seeks to revitalize the community by investing in its people and places by supporting families and young people through housing, access to employment, education, and financial empowerment. In addition, the organization invests in Lynn's creative economy by spearheading public art projects and running a non-profit gallery.



MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of $5,000, plus $5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

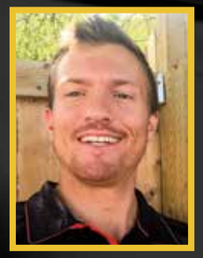
$2M

Richard Carter
AO
Contracted 3/10/06
Qualified 12/31/20
$2,004,865 Net ALP

$2M

Bruce Tan
AO
Contracted 12/5/09
Qualified 12/31/20
$2,000,599 Net ALP

Viktorious Dugan
AO
Contracted 1/16/15
Qualified 12/31/20
$1,033,433 Net ALP



Ian Pickett
AO
Contracted 6/26/15
Qualified 12/31/20
$1,032,336 Net ALP

DIRECTORS OF THE MONTH

★ ★ ★ ★ ★

Leaders growing leaders

Sales Director of the Month

Angel Martinez

Angel had 208.56% growth over December 2019.

PR Director of the Month

Denise Gilbert

Denise met 122.60% of Objective during December 2020.

THE HINDSIGHT OF 2020

David Zophin
President
American Income Life &
National Income Life Divisions

While a new year brings a perfect opportunity to look forward, it's also important to reflect on the previous year and what we learned from it.

And 2020 sure taught us a lot.

In a year that many individuals and companies have cited as their most difficult ever, AIL-NILICO broke records and exceeded expectations. It wasn't luck, good timing, or any randomly fortunate circumstance that made 2020 into the success it was – it was *you*, and everything you put into it. So as you reflect on the lessons last year taught us, here are a few things that should come to mind:

We are resilient. We proved that even in the face of a global pandemic, we still have the ability to move forward. We proved that in terms of how we conduct our business, we can turn on a dime, even when that means changing the way we've done things since our Company's inception.

We can achieve anything we set our minds to. When we stayed focused and committed as a Company, we accomplished amazing things and turned 2020 into a record-breaking year.

We are capable. When we faced adversity and were forced to change, we hit the ground running and didn't look back. We knew what had to be done and we did it. Plain and simple.

We showed what we're made of. We proved our strength, ability, and endurance, and by thriving throughout a uniquely difficult year, we showed the rest of the insurance industry what the heart of a champion looks like.

What we've learned helps prepare us for another incredible year, and it helps us remember what's essential for continued sales success. We need to remember to be our best *every day.* We need to stay positive, be prepared, stay organized, and have great time management. And through it all, we need to stay hungry, driven, and focused on our goals.

All of these attributes are essential to success, but maybe the most important of all is remembering not only to be a quality worker, but a quality human being. That means even though you should have an insatiable appetite to win, you should never compromise your integrity. And as you work on advancing your career, you should always put the client's needs first.

"We have another opportunity to be great all over again."

The best thing about a new year is we have another opportunity to be great all over again. And I'd say we're bound for greatness in 2021, as long as you remember what we've learned, stay focused, and never stop learning or lose your desire to constantly improve.

Thank you again for an extraordinary year! We're in a great position to start 2021, so let's use the momentum we've gained to guarantee another year of double-digit growth and to keep proving we are the World's Greatest Sales Force.

American Income
National Income
life insurance companies

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Waco, TX 76710

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AIL/NILICO CONVENTION

2022

CAESARS PALACE • LAS VEGAS

MAY 4-7, 2022

View full qualifications online:
ARC.AILife.com/Spotlight.aspx & ARC.NILife.com/Spotlight.aspx

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